



SEEDING THE FUTURE

2020 Non-Financial Report
UNIQA Insurance Group AG

Dear Readers,

A look back at 2020 shows us how both the expected and unexpected can drive change in our society. As diligently as we followed and prepared for demographic and social trends and calls for action on environmental issues in line with our world view, the Covid-19 crisis equally taught us lessons about the aspects of society we need to pull together to better organise and protect. We therefore decided to stand even more firmly shoulder to shoulder with like-minded people, became a member of three important organisations and, as part of our new sustainability strategy, announced the principles and standards according to which we will contribute to improving the environment and society. We also incorporated the principles of the UN Global Compact (UNGC) into our Code of Conduct. The Principles for Sustainable Insurance and the Principles for Responsible Investment will be addressed in our new UNIQA 3.0 strategy programme and worked into the subsequent packages of measures. In addition, we will provide information on the progress we have made in all of these areas by reporting transparently and participating in sustainability ratings. [\[GRI 102-16\]](#)

The following are the five cornerstones of our sustainability strategy:

1. Aligning the investment policy with ESG criteria

- Assessing environmental and social impacts on our assets on an ongoing basis
- Assessing the impact of companies and countries in which we have invested on the environment and living conditions for communities
- Establishing new databases to continually incorporate current assessments into our investment decisions
- Incorporating the indirect carbon emissions of our investments into our management process
- Introducing a scientifically based target system to reduce carbon emissions in compliance with the Paris Agreement
- Our accession to the UNEP Finance Initiative and cooperation with all signatories to the Principles for Responsible Investment are key steps toward achieving this ambitious long-term goal.

2. Incorporating ESG factors into our product policy and creating additional value accordingly

As a seller of insurance policies and financial products, we share responsibility for personal living standards and the value-creation processes of our business. Risk prevention and mitigation are the core areas in which environmental and social impacts must increasingly be incorporated into the advising approach. Our product range must also be adapted accordingly.

We will provide other environmental investment opportunities in addition to the existing portfolio, especially more sustainable products (unit-linked insurance products) and even purely “green” products. Another goal is to gradually expand our range of health and property insurance products that meet environmental and social criteria to broadly promote sustainable lifestyles and sustainable corporate governance.

In doing so, we rely on supplementary product modules (e.g. e-mobility, low-emissions household/business management) and improving the quality of advising on resource efficiency and reducing carbon emissions.

We consistently strive to implement our Statement of Decarbonisation and will report regularly on our website on the progress we have made.

3. Managing our business in an exemplary manner in view of our environmental and social goals

We are committed to continually reducing our carbon footprint, which we are documenting more precisely and aligning more systematically with reduction targets developed in conformity with the targets stipulated by the Paris Agreement. This process involves applying international certifications and standards, both in our relationships with suppliers as well as in managing our own business.

Likewise we are continually greening our vehicle fleet and our travel policy.

We are pursuing specific carbon reduction targets in our largest core market of Austria in the following five areas during the period from 2021 to 2025:

- Installation of photovoltaic systems
- Greening of heating/cooling systems
- Optimisation of energy monitoring
- Switching lighting to LEDs
- Greening of the vehicle fleet

4. Transparent reporting and willingness to obtain third-party ratings

The goals we pursue in our sustainability strategy should be measurable, comparable and aligned with recognised standards. In future we aim to report on our goals and the progress we have achieved in a timely and transparent manner beyond what is required by statutory disclosure regulations. We have already laid some of the groundwork for this ourselves, while also deriving guidelines from our support of and membership in various initiatives.

In addition to transparent reporting, we also pursue active dialogue with ESG rating agencies and strive to continually improve our ESG rating by adding reporting processes. The journey is the destination and we are constantly learning!

5. Stakeholder management: recognising and collectively pursuing societal goals

Our management approach includes maintaining an on-going dialogue with all of our stakeholders and their representatives in order to exchange information about our goals and positions on current issues in a timely manner. In doing so, we stand by our positions, even though there may not always be general consensus on the issues.

Apart from our customers and those representing their interests, we seek out regular dialogue with

- public representatives (government ministries, municipalities, regulators, NGOs, etc.),
- our employees in employee ESG discussion groups and town hall events and
- our investors during investor meetings and events.

Our governance efforts are based on these perspectives. In future we will deal with relevant ESG-related stakeholder issues in a Stakeholder Council meeting once a year and in ESG Committee meetings quarterly.

We made significant progress in this regard in 2020:

- Issue of a green bond totalling €200 million according to the Green Bond Standard, which was awarded the Austrian Eco-label for Sustainable Financial Products
- Sustainability recertification of UNIQA Austria's portfolio in line with the Austrian Society for Environment and Technology's (ÖGUT) bronze level
- Further expansion of green investments to more than €500 million
- Initial CDP rating with a score of B-
- Improvement of the ISS ESG rating from D+ to C-
- Carbon emission reduction in our own Company
- Consistent monitoring of our Decarbonisation Policy
- Improvement of the Code of Conduct by incorporating the ten principles of the UN Global Compact

In the interest of continuing to fulfil our commitment to ESG (Environmental, Social, Governance) principles and certain UN Sustainable Development Goals (SDGs), namely SDG 3: Good Health and Well-being, SDG 4: Quality Education and SDG 13: Climate Action, our aim is to include further SDGs in the coming years.

In addition to our investment and product strategies, we have also integrated ESG principles into our risk management system. This ensures timely and sufficient preparation for regulations as part of the sustainable financing action plan.

Furthermore, we want to increasingly create measurable value in non-financial aspects and therefore also gain trust, which we consider an indispensable foundation for our ambitious economic goals.

We are confident that we are sparing no effort to fulfil and live up to our mission as a leading service provider of providing people with a better life. [\[GRI 102-14\]](#)

Sincerely,



Andreas Brandstetter
CEO UNIQA Insurance Group AG
On behalf of the entire Management Board

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ABOUT THIS REPORT

In UNIQA Insurance Group AG's fourth Non-Financial Report (NFI Report), we would like to present the economic, environmental and social impact of our business activities this year and our corporate social responsibility (CSR) activities, primarily with a view to the Group as a whole. The aim is to provide our stakeholders with an insight into our core business activities, and transparently set out where we stand on sustainable corporate governance, what we intend to work on and what we want to improve in future.

Since UNIQA Insurance Group AG (headquartered in Vienna) does not directly operate the insurance business either domestically or abroad, measures to address environmental, social and employee concerns along with human rights, corruption and bribery issues are conceived on a Group level and then implemented in the operating Group companies. Accordingly, as regards the separate financial statements, no other modified or restricted concept is being pursued in any other way. This report therefore constitutes the separate combined non-financial report of UNIQA Insurance Group AG in accordance with Sections 243b and 267a of the Austrian Commercial Code.

This report has been prepared in accordance with the GRI Standards: Core option, as were the reports in previous years. Last year's report was published on 16 April 2020.

[GRI 102-51, 102-54]

This ensures the transparency and comparability of the information provided. The GRI codes for the indicators presented are noted in the relevant sections and tables of key figures, as well as shown clearly in the GRI Index on pages 42 to 47. This report contains information and data on UNIQA Insurance Group AG (UNIQA Group) with reference to the entire Group. The reporting period for the published performance indicators and descriptions is the financial year, which covers the period from 1 January to 31 December 2020. [GRI 102-50]

In order to render the report more current, the goals and measures for 2020 along with the priorities and challenges for 2021 are also presented, depending on the topic. Reporting takes place annually. [GRI 102-52]

For the calculation of the key environmental indicators for 2020 (except mobility – kilometres travelled and fleet), figures for selected countries' headquarters were included. The precise scope of the report is outlined in the table of

key environmental indicators. The mobility data stems from our insurance companies in the respective countries. Data was collected by the individual insurance companies in various countries, aggregated by the respective CSR officer and compiled by the responsible individual nominated by the UNIQA Group. UNIQA intends to gradually add the missing countries to this report, expand the scope of companies consolidated and improve data quality.

[GRI 102-45, 102-49]

We also report our corporate carbon footprint in the current report based on the existing environmental data (metric tonnes of CO₂ equivalents).

The data in the section about employees is presented based on the UNIQA Group's workforce. The precise scope of the report is outlined in the table of key employee indicators.

Compliance data was collected from 18 countries in which the UNIQA Group operates.

The data on complaint management was collected for the Austrian location.

Due to the expansion of the group of companies consolidated, the comparability of the content of the performance indicators in the 2020 report and the 2019 report is limited. The tables cover a period of two years for UNIQA Insurance Group AG.

The UNIQA Group is one of the leading insurance groups in its two core markets of Austria and Central and Eastern Europe (CEE). Some 21,300 employees and exclusive sales partners serve around 15.5 million customers across 18 countries. Commanding a market share of over 21 per cent, we are the second-largest insurance company in Austria and we are represented in a further 15 markets in high-growth CEE: Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia and Ukraine. In addition, insurance companies in Switzerland and Liechtenstein are also part of the UNIQA Group.

Most of our customers that we support hold property and casualty insurance policies, which account for 54 per cent of premiums, followed by life insurance at 25 per cent and health insurance at 21 per cent. We are particularly proud to be the best known insurance brand in Austria, to serve our customers with a nationwide sales network and to build on a successful sales partnership with Raiffeisen Banking Group.

The insurance market in Austria is already mostly saturated, whereas in CEE we clearly have growth potential. The region already accounts for more than 75 per cent of our customers and over 30 per cent of our premiums. In Austria an average of around €2,000 is paid for insurance per person per year, while CEE residents only pay €233. The Czech Republic is the most developed in this regard at €542 per year. All further information on the business activities of the UNIQA Group can be found in the 2020 Group Report. [\[GRI 102-1, 102-2, 102-3, 102-4, 102-5, 102-6, 102-7, 102-10, 102-18, 201-1, 202-2\]](#)

Sustainable governance

Material topics and expectations of our stakeholders

Our business activities involve many stakeholder groups and people with a wide variety of expectations. Identifying the most relevant topics for these people is a key element in sustainability management and non-financial reporting for an international group such as UNIQA.

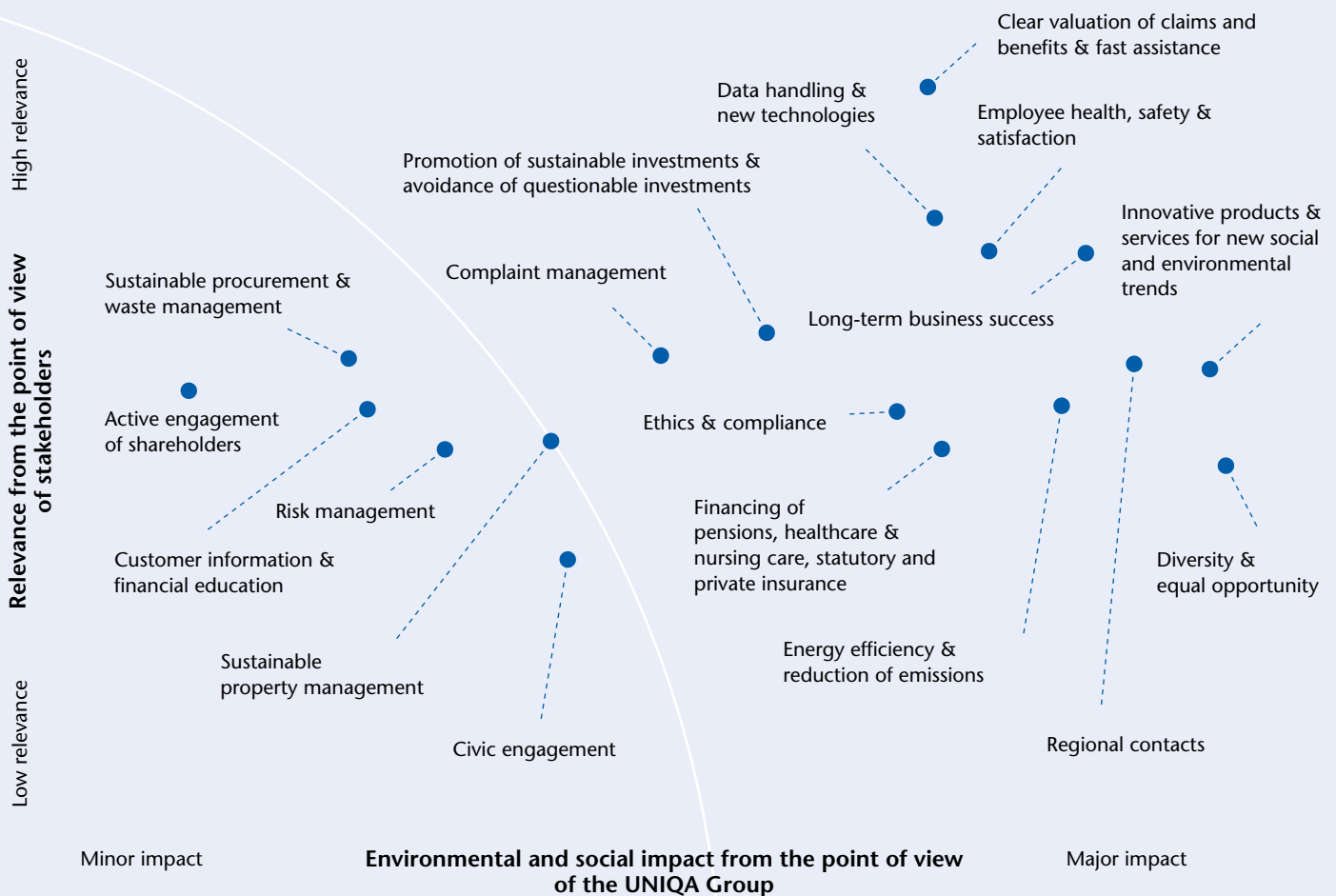
UNIQA's stakeholders primarily include our employees, partners, customers, the public and people who have concerns regarding our company in connection with our direct and indirect business activities. As a listed corporation, we are also actively in dialogue with investors, analysts and other participants in the capital market. Expressed in figures, this involves some 21,000 employees and exclusive sales partners, more than 15 million customers, as well as numerous partners, investors and other (groups of) people with a close relationship to UNIQA. They are all interested in seeing our company managed sustainably. [GRI 102-40]



UNIQA Group – materiality matrix

This is one of the many reasons why UNIQA is also committed to sustainability in a wide range of areas in keeping with the importance of this topic. In order to ensure that projects and initiatives actually meet objectives, it is important to identify our stakeholders’ concerns and to maintain a constructive dialogue with them. Their active involvement is therefore one focal point in our sustainability strategy and is the key element of our sustainability management activities. We use numerous lines and media for communication to maintain dialogue with our stakeholders, such as the internet, intranet, blogs, workshops, informational events, surveys, training sessions and media contacts. We also actively take part in numerous forums and initiatives. Another key tool is a regular stakeholder survey. [GRI 102-43]

In order to identify material sustainability topics, we surveyed a total of 7,500 stakeholders (with 1,395 responses) in 2017 on their top sustainability priorities. The result largely aligns with the topics we focus on in our own sustainability initiatives. When identifying these relevant topics, we followed the GRI principles and incorporated the views of our internal and external stakeholders in determining our strategic action items with respect to sustainability. The most important issues for our stakeholders are outlined in the materiality matrix. At the top of the list for our stakeholders was “Clear valuation of claims and benefits and fast assistance”, followed closely by “Data handling and new technologies” and “Employee health, safety and satisfaction”. [GRI 102-44, 102-46, 102-47]



Selection and evaluation of topics

In 2017 when we last identified the most important topics from a sustainability perspective, we proceeded in four stages:

- **Identification of the topics:** Initially we identified 23 relevant topics with a view to the entire insurance industry value chain and assigned them to the following categories: “product related”, “employee related”, “environment related” and “social responsibility and compliance”.
- **Review:** In parallel, an online survey aimed at internal and external stakeholders was launched to record their viewpoint on the most important sustainability issues for UNIQA. In all, more than 7,500 stakeholders were contacted and surveyed (with 1,395 responses) about the 23 topics identified. Aside from customers, input was also requested from investors, sales partners, employees, NGOs and Management Board and Supervisory Board representatives in order to obtain a balanced picture.
- **Assessment:** We then assessed the ecological and social impact of our activities with respect to the identified topics as well as the impact on the company resulting from these topics as part of two impact workshops with the various specialist departments in the Group.
- **Prioritisation and materiality matrix:** Management incorporated the results of the materiality workshops into the internal assessment of environmental and social impact. UNIQA’s latest materiality matrix was then produced as a result of the stakeholder survey and impact assessment.

We revised the matrix to some extent in 2018 and consolidated some of the similar topics in the process in order to achieve a more compact and clearer layout. The details of the relevant allocation can be seen in the reconciliation table on pages 10 to 11. In the coming year we will conduct a new stakeholder survey in order to update the assessment of our sustainability topics. [GRI 102-49]

UNIQA supports sustainability initiatives

UN Global Compact

In 2020 UNIQA became a signatory to the UN Global Compact (UNGC) and therefore undertakes to consistently comply with the ten principles of the UNGC. The core areas covered by the UNGC are human rights, labour, environmental protection and anti-corruption efforts. The Non-Financial Report therefore constitutes Communication on Progress within the meaning of the UN Global Compact: <https://www.unglobalcompact.org>. The ten principles of the UNGC have additionally been incorporated into the Code of Conduct applicable throughout the Group, which reflects our corporate culture and governs our responsibilities to our customers, business partners and employees. [GRI 102-12]

Sustainable Development Goals (SDG)

The UNIQA Group also supports the Agenda 2030 for sustainable development passed by the United Nations in September 2015. At the core of this initiative are the 17 Sustainable Development Goals (SDGs) (<https://sustainabledevelopment.un.org>), which are subdivided into 169 targets. The reconciliation table includes references to the SDGs of particular importance to both the Group as a whole and to the core business activities of the UNIQA Group. These will be prioritised most highly in the coming years. Three SDGs are particularly relevant for UNIQA: SDG 3 (Good health and well-being), SDG 4 (Quality education) and SDG 13 (Climate action).

UN – sustainability principles

Moreover, in November 2020, UNIQA signed on to the United Nations Principles for Responsible Investment (UN PRI) and Principles for Sustainable Insurance (UN PSI). This represents the company’s commitment to observing ESG (Environmental, Social, Governance) principles and incorporating these into its investment practices. UNIQA aims to make a significant contribution to sustainable corporate governance and the development of a sustainable global financial system. [GRI 102-12]

Ratings and awards

For years now UNIQA has been evaluated by various research institutions focused on ESG principles and corporate governance. ISS-ESG issued UNIQA a prime C-rating. For the second consecutive time, UNIQA was also added to the VÖNIX sustainability index. The VÖNIX index includes Austrian companies listed on the Vienna Stock Exchange that are leaders in environmental and social activities and performance. In 2020 we were additionally awarded bronze certification by the Austrian Society for Environment and Technology (ÖGUT).

The UNIQA Green Bond Framework received the Austrian ecolabel for sustainable financial products in 2020.

Reconciliation table between GRIs and SDGs

Material topics	GRI reconciliation Material topics/Section reference	Standards covered (GRI disclosures, SDGs)
Innovative products and services for new social and environmental trends <ul style="list-style-type: none"> ■ Innovative products and services ■ Incentive systems for sustainable lifestyles ■ Prevention 	<p>No material topic in accordance with GRI Standards</p> <p>Innovative products and services</p>	SDG 3
Clear valuation of claims and benefits and fast assistance <ul style="list-style-type: none"> ■ Transparency ■ Fast assistance ■ Clear evaluations in the event of claims 	<p>Product and service labelling</p> <p>Innovative products and services</p>	<p>GRI 417-2</p> <p>SDG 3</p>
Financing of pensions, healthcare and nursing care, statutory and private insurance <ul style="list-style-type: none"> ■ Securing financial and healthcare benefits despite rising life expectancies ■ Supplementing state benefits 	<p>No material topic in accordance with GRI Standards</p> <p>Innovative products and services</p>	SDG 3
Data handling and new technologies <ul style="list-style-type: none"> ■ Securing personal data ■ Protecting against misuse of data 	<p>Protecting customer privacy</p> <p>Data protection</p>	GRI 418-1
Complaint management <ul style="list-style-type: none"> ■ Quickly resolving customer complaints ■ Targeted identification of potential for improvement 	<p>No material topic in accordance with GRI Standards</p> <p>Customers and market</p>	
Promoting sustainable investments and avoiding questionable investments <ul style="list-style-type: none"> ■ Focus on sustainable business models, environmental protection and human rights 	<p>No material topic in accordance with GRI Standards</p> <p>Investments</p>	
Employee health, safety and satisfaction <ul style="list-style-type: none"> ■ Variety of options for maintaining health and work-life balance ■ Flexible working time models and performance-based compensation ■ Comprehensive training and further education programmes ■ Active and open communication 	<p>Occupational health and safety</p> <p>Employment, labour/management relations</p> <p>Training and education</p> <p>Employee satisfaction</p>	<p>GRI 401-1, 402-1, 403-2, 404-1, 404-2, 404-3, 405-1</p>

SUSTAINABLE GOVERNANCE

Material topics	GRI reconciliation Material topics/Section reference	Standards covered (GRI disclosures, SDGs)
Diversity and equal opportunity <ul style="list-style-type: none"> ■ Equal opportunities and chances at our company regardless of culture, language, religion, age, etc. 	Diversity and equal opportunity Diversity and equal opportunity	GRI 405-1
Energy efficiency and reduction of emissions <ul style="list-style-type: none"> ■ Focus on renewable energy ■ Efficient business trips and telephone and video conferencing 	Energy efficiency and reduction of emissions	GRI 301-1, 302-1, 305-1, 305-2, 305-3 SDG 13
Ethics and compliance <ul style="list-style-type: none"> ■ Compliance with all statutory regulations, compliance rules and codes of conduct ■ Avoiding corruption 	Anti-corruption Anti-competitive behaviour Human rights, corruption and compliance	GRI 102-16, 205-3, 206-1, 307-1, 406-1, 417-2, 418-1, 419-1
Long-term business success <ul style="list-style-type: none"> ■ Attractive employer ■ Useful products for customers ■ Attractive returns for investors 	Economic performance UNIQA at a glance	GRI 201-1
Regional contacts <ul style="list-style-type: none"> ■ Personal care and support 	No material topic in accordance with GRI Standards Customers and market	

Sustainability risks

A strong capital base is all-important for any insurance company. Ensuring that this is preserved over the long term means only entering into risks if they are calculable. That is why UNIQA relies on strict rules for detailed analysis and active management of risk.

Management approach

With a strong risk and sustainability culture, UNIQA has set the stage to ensure our business remains successful and profitable for the long term. The key element here is our Group-wide standardised risk management process aimed at identifying, measuring, aggregating and managing all risks that are relevant to the company. The roadmap for this is UNIQA's Risk Management Guidelines, which not only set out the minimum requirements for the organisational structure and workflows of the company's risk management process, but also define the framework for the specific processes for each risk category. The Guidelines also define measures for each risk aimed at preventing or reducing any potential damage. Since sustainability risks are interdisciplinary, they are not currently classified as a separate risk category at UNIQA, but rather they are allocated to the existing categories¹⁾.

Additional information is available in the Risk Report in the (Notes to the) Consolidated Financial Statements.

[GRI 102-11, 102-15]

UNIQA follows the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) for companies. For this reason, we analyse climate-related risks and opportunities as part of our risk management efforts and include these analyses in our external reporting. In the context of climate risks, the risks particularly relevant to UNIQA are those resulting from increasing weather extremes, which raise the claims rate and also amplify default risks. UNIQA actively deals with this issue and takes regulatory developments especially into account.

Our business relationships and services can give rise to risks that could negatively affect non-financial matters governed

by the Austrian Sustainability and Diversity Improvement Act. These risks can affect the following areas:

- investments,
- writing business in the industrial and commercial segments,
- writing business in the private customer segment and
- procurement processes.

In terms of **investments**, risks can arise from the financing of undesirable business practices of other companies, which could have an adverse effect with regard to the issues mentioned under certain circumstances. In order to avoid this risk, we focus on assessing and monitoring the most important parts of the portfolio for purposes of sustainability ratings.

In our **industrial and commercial business**, we evaluate and assume industry risks in compliance with the UNIQA Corporate Business Standards. Risk assessments are used to analyse customers in a structured risk evaluation process. Along with our customers, we determine potential for improvement and risk minimisation. Subsequently, customers are given sufficient time to implement measures to counteract these risks. These measures are also the basis for the future transfer of risks to an insurance solution. In addition to complying with applicable law, we focus on avoiding money laundering and corruption as well as on environmental protection, social issues, working conditions and human rights.

We also address sustainability risks in our **private customer business**. Various options (e.g. premium discounts for electric cars) are offered to increasingly create incentives relating to non-financial issues. In addition, in the first half of 2020 we expanded our fund choices in unit-linked life insurance to include sustainable investment funds. Furthermore, we address any possible risks by applying guidelines for product approval and strictly following our internal compliance guidelines.

Risks relating to the relevant issues can arise in **procurement processes** in the course of doing business with other companies and suppliers. Our Purchasing department conducts screenings and sustainability assessments to avoid these risks if at all possible.

¹⁾ Actuarial risks, market risks, credit and default risks, liquidity risks, concentration risks, strategic risks, reputational risks, operational risks, contagion risks, emerging risks

Actions and results in 2020

- In early 2020 the world felt the impact of the global Covid-19 pandemic, which has since significantly affected numerous countries, the economic system and therefore also the solvency of insurance companies. Against this backdrop, UNIQA set up a crisis management team staffed with experts from various different fields. They continually monitor coronavirus-related developments and their effects on UNIQA so that this information may be used to make decisions and take adequate countermeasures. In this context, all employees were quickly provided the opportunity to work remotely from home. This enabled us to almost seamlessly continue operating our business. As the pandemic progresses, developments are continually evaluated by the crisis management team so that additional measures can be taken without delay, if necessary.
- The Carbon Disclosure Project (CDP) report is based on a standardised questionnaire that companies fill out on a voluntary basis to collect data and information on carbon emissions, climate risks, and reduction targets and strategies. The publication of this report represents these companies' commitment to transparent and structured engagement with this topic. In 2020, UNIQA met the challenge of completing this questionnaire for the first time. The focus here was primarily on taking stock of the current situation in order to identify areas for improvement. At this time, we are working on incorporating the issue of sustainability into our risk management activities.

Priorities and challenges for 2021

- Aspects of sustainability have become increasingly important in recent years, not only in terms of the applicable regulations but also in the public's perception. In order to address this development, UNIQA established a separate department on this topic in the HR & Brand Management Board function at the beginning of 2020. The focus for risk management is mainly on tackling sustainability risks using a structured approach. We therefore set up a working group tasked with monitoring developments in sustainability regulation and analysing the effects on UNIQA's risk management system. In 2021 the working group will concentrate largely on implementing new and modified requirements in our in-house processes and standards as well as in our reporting.
- Of primary importance for risk management is the inclusion of the topic of sustainability in Solvency II. According to the draft amending the delegated act on the Solvency II Directive (2009/138/EC), sustainability risks must be reflected in the governance system and risk management system (including the company's own assessment of the risk and financial situation) and in compensation guidelines. This is why implementing these requirements in internal processes at UNIQA is our top priority in 2021.
- In recent years UNIQA has worked hard on refining the concept behind our internal control system (ICS). The focus in 2020 was mainly on developing an IT solution for the ICS by introducing a Governance, Risk and Compliance (GRC) tool. A particular challenge was conceptually coordinating four areas: compliance, security management, data protection and risk management. We will tackle the Group-wide rollout of this system in 2021. On the one hand, this involves training the affected employees to use the tool, while on the other hand, data must be migrated to the new system. In the course of the rollout, our risk database will be expanded to include the category of sustainability risks. The issue of whether an identified risk is also relevant from the point of view of sustainability should become a fixed component in reporting within the risk management process.

Human rights, corruption and compliance

The proper and respectful treatment of people is part of the fabric of our company and therefore at the core of our corporate culture. In this sense, setting an example with upholding human rights is one of our deeply held beliefs. Respect for human dignity is a fundamental benchmark for us, particularly when it comes to employees. We commit to not discriminating against anyone based on ethnic background, skin colour, religion, gender, sexual orientation or other characteristics. Building on this commitment we set internal standards in our Code of Conduct for ethical conduct that go beyond those of the applicable laws.

[GRI 102-16]

Compliance with all relevant statutory regulations, internal company guidelines and ethical principles is essential for us as a company that acts responsibly. We are well aware that the insurance business in particular is highly based on trust. Lawful and ethical action therefore not only has a decisive impact on the reputation of the entire UNIQA Group, it is also a fundamental requirement for our long-term success.

Management approach

In addition to top-quality products and services, the companies of the UNIQA Group also strive for the highest standards for employee conduct, both inside and outside the company. The Code of Conduct provides clear guidance for this, expressing our corporate philosophy and containing regulations on the most important compliance topics. The principles and regulations it contains apply to all areas of our daily work and are equally mandatory for the Management Board, the Supervisory Board and all employees at UNIQA. There are special regulations in place for specific compliance topics, such as prevention of money laundering, implementation of the Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard and Solvency II, in the form of specific policies, standards and manuals along with concrete instructions on selected individual topics. The Legal & Compliance department is responsible for creating these internal regulations and for implementing the compliance programme throughout the entire Group. This central unit is supported by a separate local compliance function present in each subsidiary in the UNIQA Group and in each country.

Actions and results in 2020

- **Policy management system:** We updated the system for managing internal regulations and made it easier to use. A policy management standard drafted specifically for this purpose consolidates and provides an overview of process descriptions and definitions relating to policy management. This standard describes in detail various processes such as preparing internal documents on this topic, obtaining approvals for these, rolling them out in the Group and implementing them locally.
- **Management duties of the Group Compliance function:** A key tool for managing the Group is the annual Compliance Conference which serves as a platform for distributing new information and exchanging experiences within the Group. Since we were unable to hold the conference as usual due to the Covid-19 situation in 2020, we instead organised it on Skype and additionally held several Skype calls on current issues during the year. The following content was presented to an average of 40 participants from all UNIQA insurance companies: structuring compliance plans, compliance risk analyses and assessments, the Compliance Standard, policy management, best practices for reporting to the Management Board, implementing the results of the review in the Group screening solution in operations and 2021 FATCA certification.
- **Code of Conduct:** We revised the UNIQA Code of Conduct in 2020. In addition to changes in wording, such as using gender-neutral language, we also modified the content and enhanced important topics:
 - New rules were added on the topic of donations and other gifts to and from political parties, organisations closely affiliated with political parties and parties campaigning in elections. These types of gifts are no longer permitted. An exception to this rule is the sponsorship of events organised by political parties or organisations they are closely affiliated with in which no party-related political content is discussed and that are accessible to the public.
 - As an insurer, UNIQA strives not only for economic success but also to create social and environmental benefits. For this reason, we consider sustainability an opportunity to positively transform our business model and our company and, in doing so, to make an overall contribution to improving the world. In this context,

we incorporated the principles of the UN Global Compact into our Code of Conduct and declared these relevant for UNIQA.

– Our Code of Conduct is available at:

https://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html#

- **Perquisite database:** Our Compliance Standard governs issues including giving and receiving perquisites such as invitations, gifts, sponsorships and donations. Defined perquisites must be reported to the Compliance function. We restructured the database specially set up for this purpose and made it easier to use.
- **Compliance officer:** In 2020 we began to install compliance officers in our branch offices and non-insurance companies in Austria. Their job is to improve awareness of compliance issues in the local organisational units and at the same time to support the Compliance function in implementing all compliance measures in operations. The introduction of the compliance officer role stems from the UNIQA Compliance Standard.
- **Whistleblowing system:** In December 2019 the European Union agreed on a Whistleblower Directive that will be implemented in all EU member states by 2021. This Directive aims to provide an EU-wide standard for protecting whistleblowers. UNIQA has had a whistleblowing system in place since 2018 that provides all employees, customers, business partners and other stakeholders with the opportunity to report any serious compliance breaches and thereby contribute to exposing these.
- **Issuer compliance:** In early 2019 we launched the issuer compliance e-learning module which all new employees in Austria are required to complete within one month of joining the company. This informs all new employees about significant issues connected with issuer compliance at the very beginning of their time at UNIQA. Regular in-person training for various groups of employees and members of the Management Board and Supervisory Board ensure that all individuals potentially affected always have the same level of current knowledge about the issue. In 2020 we were unable to hold in-person training due to Covid-19 restrictions, so we instead organised several virtual training sessions. Our policy for preventing market abuse was revised in 2020 and adapted in line with the current legal situation and practical circumstances in the company. The compliance officer reported to the Group Management Board once per quarter on the most important issuer compliance matters and also produced an extensive annual report. Moreover, regular discussions were held on current issues with the Management Board member responsible for this topic.
- **Group screening solution:** The system for reviewing economic sanction lists introduced in Austria in 2019 was rolled out in all insurance companies in the Group in 2020. This ensures that all customers in the Group are regularly reviewed against lists of sanctioned individuals. Violations of various sanction regimes generally result in very stiff penalties. For this reason, the Group screening solution was introduced as a key tool for limiting financial risk in this area. In addition, the system makes it possible to identify politically exposed persons so that we can meet our legal obligation to apply heightened care when arranging life insurance for these customers.
- **Governance, Risk and Compliance (GRC) tool:** We are working on an interdisciplinary project to develop a tool with several modules (compliance, data protection, risk management and IT security) that aims to reinforce an integrated approach to documenting risks. The compliance module is used not only to monitor and manage compliance risks and risk-minimising measures but also to create a platform for reporting by local compliance officers, anti-money laundering officers and FATCA responsible officers to the Group functions and to the local Management Boards and Supervisory Boards.
- **UNIQA Insurance Platform (UIP):** In 2020 the Compliance function continued to play an active role in implementing the new UNIQA Insurance Platform core insurance system. This completely new system is intended to replace all existing insurance systems. The Compliance function has been involved in the project since the system specifications were defined and will continue to be involved through testing.
- **Common Reporting Standard (CRS):** CRS is an international agreement aimed at fighting cross-border tax evasion that was transposed into Austrian law by way of the Common Reporting Standard Act (GMSG). In

compliance with the legal requirements in that Act, UNIQA Austria reported 15,414 customers with tax domiciles outside of Austria to the Austrian fiscal authorities in 2020. This required a significant amount of coordination between several business units. We continued to develop an electronic reporting tool specially created for this purpose to significantly reduce this effort in the coming years.

- **Foreign Account Tax Compliance Act (FATCA):** FATCA is a treaty between the Republic of Austria and the United States intended to guarantee compliance with tax obligations by US persons with accounts outside of the United States. UNIQA Austria also complies fully with this treaty to prevent tax avoidance and in 2020 reported 462 customers with US tax liability to the United States Internal Revenue Service.

Priorities and challenges for 2021

- **AXA integration:** The acquisition of the AXA companies in the Czech Republic, Slovakia and Poland requires these companies to be integrated into the UNIQA Group's existing compliance management system. We are gradually identifying the action items for general compliance, money laundering prevention, FATCA, CRS and economic sanctions and subsequently implementing the required changes and integration measures in several specific projects.
- **Management duties of the Group Compliance function:** Because it can be assumed that our established company visits will not be possible due to the Covid-19 situation, we are continuing to verify the implementation of Group standards remotely.
- **Group screening solution:** Some of the insurance companies outside of Austria conduct reviews on an as-needed basis in addition to the established periodic reviews using sanction lists.
- **Governance, Risk and Compliance (GRC) tool:** The Governance, Risk and Compliance tool will be rolled out in Austria as well as the Group's international insurance companies in 2021.
- **FATCA certification:** All UNIQA Group companies subject to FATCA submitted the mandatory FATCA compliance statement for the first time in 2018. Because it must be renewed every three years, all FATCA responsible officers in the Group will prepare their documentation and issue a statement, which will allow the Group FATCA responsible officer to guarantee submission of the FATCA compliance statement for the Group as a whole.
- **Compliance officer:** We are continuing to install compliance officers in our non-insurance companies to further raise awareness of compliance issues and to support the Compliance function in implementing all compliance measures in operations.

Data protection

As an insurance company, UNIQA processes large quantities of sensitive data which are subject to very high privacy requirements. We defined structured processes and clear priorities to counter the resulting risks to data privacy and are also continually updating our efforts in this area.

Management approach

Since implementation of the EU General Data Protection Regulation in 2018, UNIQA has to meet extensive information obligations when collecting data. In addition to a series of data protection requirements, we also have to be capable of providing information to customers at all times regarding the systems in which their data is saved and how this data is used.

From a risk management perspective, we analyse the effects on the categories of compliance, reputation and operations. Implementing a Data Protection Management System (DPMS) allows us to deal with these risks in a structured manner and set targeted priorities.

When implementing new processes for data processing, we give advice and, if necessary, carry out a data protection impact analysis according to risk management criteria in the interest of ensuring that any new technologies are used sustainably and in compliance with the data protection regulations. We evaluate both technical as well as legal and process-related factors. Based on this analysis we decide whether and how we will incorporate any new processing activity. [\[GRI 102-15\]](#)

Actions and results in 2020

- Completion and approval of the draft Austrian industry standard for data protection (ÖBS) as part of the Austrian Insurance Association (VVO).
- Further optimisation of the channels we use to communicate with our customers and partners, start of the rollout for productive use of the “Secure Communication 2.0” concept.
- Start of implementation of the “Erasure Policy 2.0” for better and more precise definition of retention periods.

- Development and approval of a new test data management standard at UNIQA. This governs the use of data in the course of testing and therefore the associated data protection requirements by means of a test data life cycle.

Priorities and challenges for 2021

- The completion of VVO’s Austrian industry standard for data protection (ÖBS) pursues the goal of further improving alignment within the insurance industry.
- The “Secure Communication 2.0” policy will be introduced gradually and in line with the VVO rollout plan to enable secure email communications with insurance companies, partners and customers.
- Implementation of the test data management standard in processes and IT systems.
- Focus on operational aspects of data protection and process improvements.

Investments

Meeting the targets of the Paris Agreement – including a 55 per cent reduction in greenhouse gas emissions by 2030 from 1990 levels – requires additional investments of around €180 billion per year from the EU’s perspective. The finance sector plays a key role in this, as it could potentially make large sums of private capital available for sustainable investments.

Management approach

In the UNIQA Group, investing capital, which is at the heart of the insurance business, is structured not only for the long term but also for the mutual benefit of both the company and for society as a whole. We consider ourselves obligated to ensure responsible and sustainable management of our investments to fulfil this mission.

This is why we specifically take social and ecological criteria into account in our investment decisions and consistently develop our own investment strategy along these lines. Our sustainability guidelines reflect this effort to maximise the social and environmental quality of our investments and investment processes. The goal of investing is to structure the entire portfolio to be sustainable, which we accomplish with few exceptions by applying exclusions (e.g. coal). In doing so, we pursue the “People, Planet & Profit” model. Investing in companies that directly generate economic or social benefits through their environmentally or socially responsible products is increasingly important for us. Reputation among customers, loyalty of employees and structures free from corruption are factors for economic success for companies and countries as well as their investors. In this sense, sustainability factors are a valuable complement to well-established tools of classic securities management.

Actions and results in 2020

- In 2020 we further refined the ESG approach pursued by UNIQA since 2019. As a result the ESG ratings of our investments improved further overall and the Austrian Society for Environment and Technology (ÖGUT) confirmed this approach by awarding us bronze status for 2020.
- We continued to develop the UNIQA Directive on Responsible Investments in 2020. Stricter negative criteria for fossil-based energy sources were introduced.
- The 17 SDGs form the foundation for our selection criteria for investments. As the first Austrian insurance company to do so, UNIQA set a standard and issued the first green bond according to the Green Bond Principles in 2020. The issue volume of this ten-year bond amounted to €200 million and will be invested in climate and environmental protection projects in Europe and in OECD countries. The primary focus will be on sectors such as wind and solar energy, waste recycling, environmentally friendly transportation solutions and water management. All projects are directly related to the SDGs with the topics of clean energy and water, innovative infrastructure and sustainable cities and communities at the top of the list. [\[GRI 102-10\]](#)

Priorities and challenges for 2021

- We are continually expanding our ESG assessments and will add new milestones in 2021. For instance, we will include climate data and adverse sustainability impacts in our assessments. This means that we already meet the future EU disclosure regulation and enable even more detailed ESG analyses of the company, especially with regard to climate risks.
- Another goal is to build a €1 billion portfolio of sustainable investments by 2025 according to the EU taxonomy (green and transition-oriented investments).
- Moreover, UNIQA – again as the first Austrian insurance company to do so – signed the UN Principles for Responsible Investment (PRI) in late 2020 and incorporated these into the investment process. The PRI already has more than 3,000 signatories worldwide with investments managed totalling more than 100 trillion US dollars.
- Companies that have signed the PRI aim to integrate ESG issues into the investment process, support these criteria actively and work with other signatories to promote acceptance of the Principles. Adequate disclosure is also a basic principle the signatories adhere to, both in terms of their companies and their investments.

Customers

Customers and market

An insurance company must provide security and actively support customers. Our customers expect safeguards appropriate to their life situations against risks that could potentially result in losses in the future. We therefore support them in preventing damage and loss – with easy customer-friendly communication, short communication channels and rapid processing when there is a claim. When supporting customers, this requires us to think and act from the customer's point of view at all times.

Management approach

The insurance business is a service. We therefore constantly strive to enshrine the service to and for the customer even further within our organisation, our policies and our processes. We also aspire to identify customer needs and market trends as they emerge, and build on these to develop products and services in concert with our customers that are directly relevant to their daily lives.

This is why we collect information about and evaluate the needs of our customers as part of our customer and market strategy. We conduct quantitative and qualitative surveys (market research or voice of the customer), test minimum viable products (MVPs) and use this data to develop products and services in the respective target segments. Our long-term vision is to be a five-star insurance company.

In this context, transparency as defined in the Insurance Distribution Directive plays an important role. Product information sheets must be concise, to the point and standardised, and at the same time fulfil the statutory requirements. They are required for each individual product. We work hard on further improving clarity and transparency for our customers in all communication channels and on adding new ways of communicating. Training on effective wording helps our employees to communicate not only technically correctly but also in a customer-friendly and understandable manner.

An important source of information is the UNIQA website where our existing customers and other interested parties can transparently and easily find all the information they need on our products and services.

The new Customers & Markets Austria department set up in late 2019 enables us to align UNIQA's strategic product and service development more precisely with customer needs. From product development to product marketing all the way to sales – all responsibilities in this area are consolidated in a single department. This enables us to focus more precisely and fully on our customers.

The alignment of our products and services with sustainability criteria plays an important role in our customer orientation, enabling us to specifically support customers in living sustainably. We are making a contribution in underwriting as well and continuing to implement our Statement of Decarbonisation by 2025, our effort to gradually stop doing business with companies that use coal to produce electricity.

In parallel, we restructured the Retail International unit for the increasingly important region of Central and Eastern Europe (CEE). This unit focuses on strategic product and service development for private individuals and micro-enterprises. Its cross-country management and clearly defined roles are a decisive factor in this process.

Actions and results in 2020

Customer Centricity Index

- Our Customer Centricity Index (CCI) has provided a structured way to make our customers' voices heard at existing and new customer touchpoints. This is a proven method we can use to permanently align our mission-critical product, sales, claim/benefit, service and brand efforts even more with our customers' needs.
- We learn from daily feedback and around 120,000 actively collected customer assessments each year and, on this basis, continually improve our processes, services and touchpoints throughout the customer journey.
- In analysing the KPIs, we also review their viability in practice and their relevance for customer willingness to recommend us to others. In this regard, it is critical that the data collected also be suitable for deriving specific measures for improvement.

Product development

We ascertain the potential added value to our customers using a direct customer survey before developing each

new product. This is based on quantitative telephone or online interviews and/or questionnaires, qualitative one-on-one discussions and user tests. Market analyses also reinforce our systematic focus on customers.

- Our customer-centric design process for further development of our applications is based on three stages:
 - identifying and understanding customer needs,
 - generating ideas and creating solutions as prototypes and
 - testing with current users.
- A modular product architecture enables us to be flexible in developing products quickly and meeting individual customer needs. Currently, we are reworking our homeowner/household and our telematics products to align with this approach while at the same time expanding our range of services.

International markets

- Private customers

In the interest of understanding our customers even better, we conducted 12,000 structured interviews with customers in six markets in 2020: Croatia, Hungary, Poland, Romania, Serbia and Slovakia. The planned interviews with another 8,000 customers in Bosnia and Herzegovina, Bulgaria, the Czech Republic and Ukraine will complete the picture in 2021. Based on the results to date, three target customer segments were selected for all activities: “health and safety aware”, “digital and independent” and “service and advice oriented”.
- Microenterprises

Some 93 per cent of all companies in UNIQA’s international markets are what are known as microenterprises. According to our own definition, these are companies with up to ten employees or those whose insurance needs can be met entirely with off-the-shelf retail products. Based on the results of a potential analysis conducted in five countries (the Czech Republic, Croatia, Hungary, Poland and Slovakia), our activities will concentrate on the following target sectors: retail, maintenance and repairs, freelancers, lodging and gastronomy, construction and goods manufacturing.
- Direct sales

UNIQA pure is a new regional sales and service solution for the “digital and independent” target customer

segment in CEE. This multilingual platform covers the entire customer journey from the quote to policy purchase, claims reporting and policy amendments all the way to self-service policy termination. Since February 2020 the solution has been in pilot testing in Bulgaria for household insurance (UNIQA pure Apartment). At the end of November we launched a second product: UNIQA pure Travel insurance. The kick-off for the rollout in Hungary also took place in November. We plan to launch the same product modules step by step in all UNIQA markets and thereby generate synergies in development and operations. In addition, we intend to use the platform for other sales channels such as exclusive sales and sales via partners.

Priorities and challenges for 2021

- In 2021 we intend to concentrate on further optimising our customer focus. This effort revolves around clear responsibility for the individual customer touchpoints, our new customer loyalty programme, the expansion of the communication channels we use and an increased focus on our target group segments.
- Our customer portal and the UNIQA app are becoming more and more important in this regard. The portal enables paperless communication and also allows us to actively provide valuable information directly as long as we have received the proper consent.
- Over the next two years, we will reduce our administrative costs and streamline our organisation: after all, only when a company is cost-effective can it succeed in the long term and offer its customers affordable premiums.
- Aligning our product and customer policies with ESG criteria is a key factor for our future. This is why we are increasingly offering sustainable investment opportunities to our customers and expanding the corresponding range of insurance products we offer. We are implementing this sustainable approach even beyond the insurance segment in the product development process.
- An important factor for adding to our existing customer base and acquiring new customers from 2021 onward will be our new customer loyalty programme, which is aimed at both private individuals and corporate clients. In mid-2021 we plan to begin offering a special loyalty

CUSTOMERS

programme for customers under the age of 27 in order to step up our efforts to reach this young target segment.

- The ability to establish the relevant customer relationships is amplified particularly when we have our customers' approval to communicate with them electronically. This is the idea behind all of our "Next Best Action" initiatives, which focus on when it is best to provide customers information actively, but automatically, using the customer portal or sending them a push message through the UNIQA app. If there is interest, customers can then immediately click and reach an/their advisor.
- At the centre of our customer relationship management project is implementing 360-degree communication with customers. Going forward this involves advisors receiving all relevant information about their customers directly on-screen to allow them to contact customers specifically according to their needs and as required.
- In 2021 we will also continue to break down our customer base more granularly by target segments. The goal of this segmentation is to give us the opportunity to provide our customers with information, services and product solutions tailored to their target groups.
- Our market research activities are chiefly focused on transparently making the insights we gain available to all units of the company. Optimising and standardising the surveys and obtaining customer feedback are therefore other important efforts we will step up in 2021.
- We are continually working on further expanding our online activities and optimising the process for obtaining insurance as well as permanently improving the UNIQA website. This serves as a source of information for our customers as well as a service site for reporting all types of claims online. The clear and simple structure of our claims reporting process is therefore a focal point for all information and communication channels.

International markets

- In the private customer business, we focus on the "health- and safety-aware" (omni-channel approach with a broad product range), "digital and independent" (online sales and services) and "service and advice-oriented" (personalised advising) segments. In the

corporate customer segment, we serve microenterprises with standardised and automated products.

- The current product portfolio of currently 470 different products is being streamlined to under 30 non-life and under 20 life and health insurance products. In addition, regional centres of excellence (UNIHUBs) are being established to enable CEE-wide standardised and modular products.
- The overarching goal of Distribution Management is to double the number of customers with multiple policies. While continuing to focus on non-motor products by way of targeted cross-selling and upselling activities, sales will intensively concentrate on the microenterprise segment until 2025 and step up activities to generate leads from the online segment. In addition to modernising and harmonising our training and continuing education programmes, we plan to increase productivity per sales partner by 30 per cent, increase annual hiring of new salespeople by 10 per cent of the total salesforce and further digitalise the sales organisation.
- In 2022 the UNIQA pure standardised online sales platform will initially be rolled out in five countries (Bulgaria, Croatia, Hungary, Serbia, Ukraine) with one household and one auto insurance plan and therefore around 30,000 policies as well as one accident and one travel insurance plan with 90,000 policies.
- There is a significant trend in many business sectors towards centralised, automated solutions. By contrast, regional contacts ensure personalised care and support. This is why a strong regional presence is important to us. For us, providing services to customers means supporting them precisely when they need us, and being available exactly where they need us. We are always there: at one of our 400 or so service centres, through customer advisors, on our website or customer portal, via the app, from our telephone-based UNIQA Customer Service department, at the medical Competence Centre or in our central ServiceCentre.

Complaint management

Customers want to be able to completely rely on insurance in any and all life situations. UNIQA always stands by their side – with suitable insurance coverage, prompt payment of insurance benefits and customer-oriented service. Our customers must be able to experience these elements tangibly in their daily lives. UNIQA is aware of this responsibility and therefore always views suggestions and criticism as an opportunity and mandate for improvement.

It is important particularly in the case of complaints to respond in a friendly manner and provide expert advice about the specific issue and beyond. In conflict situations especially, we actively advise and support our customers and very intentionally maintain personal contact. After all, we consider it essential not only to fulfil the expectations customers have of us, but indeed to exceed these in the interest of increasing customer satisfaction and loyalty.

Management approach

All complaints received by UNIQA in Austria are processed in strict compliance with the EIOPA Directive by our in-house ombudsman's office, which is a foundational element of our complaint process. Specially trained employees ensure a fast and competent reaction to complaints and customer issues.

As a service provider, we put our customers, who always measure their touchpoints with UNIQA according to their individual expectations, at the centre of all of our activities. Our goal is to always provide them with new reasons to be inspired. Achieving this goal requires us to understand the feedback we receive from customers as a key component in the successful development of our products and services.

Complaints cannot be standardised. We therefore evaluate every concern by our customers formulated as a complaint individually. This allows us to identify patterns, set priorities and take steps to further increase the satisfaction of our customers. In this sense, we consider quality assurance to be an ongoing challenge. Of course, this affects our corporate processes and goals, because this is the only way we can continually and sustainably improve the quality of our performance and strengthen customer loyalty.

Actions and results in 2020

- In 2020 an even more open feedback culture and broadly implemented complaint management process ensured not only that our relationships with customers remained positive even after errors but also that criticism was directed to the correct places so that processes, products and services could be improved accordingly.
- The Customer Centricity Index (CCI) is a sophisticated method for making our customers' voices heard and systematically evaluating customer feedback. Several automated surveys of exclusive sales customers at the most important touchpoints convey the mood of customers on a daily basis. In 2020 we incorporated questions about new policies into the survey in addition to those about claims/benefits.
- In monthly CCI meetings with key stakeholders such as representatives of the departments, service units, sales, regions and quality management, we conduct cross-functional analyses of customer opinion. This enables us to react to changes early on, identify the needs of our customers and align our activities to these needs as much as possible. Together, we determine what action is needed, decide on countermeasures and in subsequent meetings monitor their effect on customer satisfaction.

The number of customer complaints in Austria fell once again in 2020 as compared with previous years. Of our approximately 3.6 million customers in Austria, only 1,714 submitted complaints to UNIQA during the 2020 reporting period (2019: 2,374). [\[GRI 418-1\]](#)

Priorities and challenges for 2021

- The larger the number of documented customer experiences, the better we can focus our efforts on our customers. In 2021 we will once again systematically utilise additional touchpoints with customers to collect feedback.
- In addition to simplifying the documentation of complaint incidents, we will expand the focus of our customer surveys to include policy changes such as the inclusion and exclusion of coverage, date changes, etc.

Innovative products and services

Customer habits and wishes change continually – and their pace is only increasing. More and more customers value the environmental, ethical and social features of products, including insurance. UNIQA is incorporating these trends into the development of innovative products and services. When first evaluating ideas for new services, sustainable assessment criteria are playing an increasingly important role.

Digitalisation is opening up a new range of possible product features. The situation is similar for conventional personal advising, which involves offering the most suitable solutions based on an analysis of customer wishes and needs. This is not just part of the broad training and continuing education of our employees but also our social responsibility.

Health insurance

With respect to the trends and challenges in the area of private health insurance, the UNIQA Group is positioning itself more broadly in the healthcare market in line with its vision of “safer, better, longer living”. Our long-term objective is to remain the best health service provider on the Austrian market and to continually reinforce this position. We have been the leader in our home market for many years now with a current market share of nearly 45 per cent.

In addition to our well-known standards for high quality, innovation in health insurance plays a key role. As a general rule: UNIQA aims to motivate existing and potential customers to live a healthier life with products, sponsorships and information campaigns. For this purpose, customised prevention initiatives as well as sustainable structures for providing acute care are already in place. The basis for this is our existing tight network of doctors and targeted, efficient and timely premium-quality treatment across the whole of Austria and around the clock.

Actions and results in 2020

Telemedicine

- By establishing and continually expanding the LARA healthcare service provider network (LARA is the German acronym for Labs, Doctors, X-rays and Pharmacies), we are putting the conditions in place to implement tele-

medicine applications for UNIQA customers. The digital transformation of healthcare (e.g. video consultations between doctors and patients) provides completely new opportunities for receiving medical care especially in view of Covid-19. Appointments with the first LARA network doctors will be available online soon. Of course, our customers can continue to choose between in-person office hours and telemedicine appointments.

- In 2020 we ran a LARA pilot project in the area of telemedicine: LILO is a platform that can be used to consult on health issues with general practitioners and a team of paediatricians using the telemedicine approach. By the end of August 2020, UNIQA was bearing the costs for all patients, regardless of their insurance status.
- Starting in March 2020 customers who have signed up for the additional acute care module, Akut-Versorgt, have been able to take advantage of telemedicine consultations via our cooperation partner, eedoctors. Akut-Versorgt is now available in five states: Vienna, Salzburg, Styria (Graz), Carinthia (Klagenfurt) and Vorarlberg (Lustenau). Discussions with other potential partners were postponed to 2021 due to Covid-19.

Prevention, nutrition and exercise

- All trips by the UNIQA Health Truck were cancelled in 2020 on account of Covid-19 restrictions. However, the occupational health management portfolio was expanded to include a number of online options. Currently we are working on an alternative to the health truck.
- VitalPlan customers can enjoy another innovative service, the Lifestyle DNA analysis. Around 4,000 customers have already completed the DNA test since its introduction in February 2019. Additionally, UNIQA pays the costs of a laboratory blood test and two VitalCoach sessions in which the results of the lifestyle test are discussed in depth.

20 years of UNIQA VitalCoaches

- UNIQA launched the VitalCoach network in Vienna 20 years ago with around 20 VitalCoaches. The demand was so great that this service was rolled out to all of Austria soon after. Today, around 100 VitalCoaches are strongly committed to supporting and advising customers in every corner of Austria. Between 6,000 and 8,000 coaching sessions are held each year.

- By establishing this nationwide network, UNIQA again proved to be a pioneer. Our many years of experience in prevention are used to continually update and train coaches on new services. The VitalCoaches therefore also work in companies that offer initiatives to promote workplace health to their employees, at UNIQA Mobile HealthCheck or providing advice on Lifestyle DNA analyses.

Life insurance

In recent years, UNIQA Austria completely repositioned itself in terms of conventional and unit-linked life insurance. We not only drastically cut the cost of obtaining these products but also structured the products themselves to be much more flexible. While classic life insurance is aimed at people for whom security is the top priority, unit-linked life insurance provides the opportunity to benefit from higher returns.

Actions and results in 2020

- Our life insurance products are optimised continually to make them even more appealing to customers. A high degree of flexibility in their structure and streamlined, transparent cost models are our top priorities.
- The focus of unit-linked life insurance is on:
 - customer-oriented positioning of insurance solutions as retirement savings,
 - a high degree of variability on account of various investment models,
 - insurance coverage to meet the customer's needs.

Priorities and challenges for 2021

- We develop and update our range of life insurance products in consideration of continuing low interest rates as well as sustainability aspects in investing.
- When advising customers, we highlight what we can do to ensure a good long-term standard of living by providing the best possible product for each individual in view of the general economic and legal environment.
- We plan to supplement our website with information on the sustainability risks associated with investments.

- In addition, we will expand the information provided to customers prior to signing contracts and show them transparently how we consider sustainability risks in investment decisions and how these risks might affect the return of the financial products offered.

Property and casualty insurance

Sustainable and innovative further development of our products and services is also our priority in property insurance. Timely identification of new social and ecological trends is just as important as avoiding any potential negative effects on society and the environment. We identify our customers' needs and support them as comprehensively as possible with the right products and services.

Actions and results in 2020

Sustainability in calculating premiums

- A discount of 25 per cent on automotive third-party liability premium for electric vehicles

Preventive measures in the event of natural phenomena

- Reliable weather information and prompt warnings from the international weather service UBIMET

Insurance solutions for cyber risks

- UNIQA Cyber private coverage provides constant online monitoring of the internet and darknet in order to prevent misuse of e-mail and banking information.
- An additional module in business insurance relates to cyber security matters, e.g. assumption of costs for rapid deployment of an IT or PR company to keep possible losses to a minimum.

Accident prevention

- In terms of accident prevention, UNIQA is for the first time offering a prevention module to prevent accidents and minimise their effects. Each calendar year, customers can take advantage of one of four benefits, independently of whether they have a claim or not. The selection includes three training units with a UNIQA VitalCoach, the preparation of a UNIQA FitnessProfile, and a sports medicine check-up, a first-aid class or driver safety training.

New non-insurance health services

- Based on the UNIQA VitalCoach network, we are working on health services that help our customers daily with safer, better, longer living. To this end we aim to create a positive experience primarily for private customers that is not dependent on a claim. Innovative new products such as “Wunschfit” or “UNIQA LaufCheck” are currently being pilot tested.

Employees

The job of Group Human Resources (Group HR) is to support all HR teams within the UNIQA Group, provide attractive personal and professional development options, and thereby lay the foundation for the sustained success of the company by creating a constructive and positive working environment.

Management approach

We have our own HR department in each of our markets, which is embedded in the relevant country organisation. The considerable differences in employment laws in the individual countries mean that there are many different processes and structures in place within the UNIQA Group's HR management organisation. The strategic management of Group-wide HR activities is handled by Group HR at the Vienna headquarters.

Group HR concentrates on priority areas for the entire Group such as Solvency-II-compliant remuneration systems for managers and employees, talent management processes and a uniform feedback culture based on standardised employee appraisals. We rely on uniform standards and processes throughout the entire UNIQA Group in these areas in particular, despite the differing legal frameworks.

An open flow of information, teamwork and honest feedback are among the top priorities at UNIQA. We use digital media to communicate via our intranet NIQI and other platforms, and also highly prioritise personal dialogue between managers and employees, e.g. in employee meetings, team meetings and uniform annual structured employee appraisal meetings held across the entire Group. In 2020 alone, we conducted a total of 5,298 employee appraisals. [\[GRI 404-3\]](#)

Employee satisfaction

Employee satisfaction

In 2020 we worked hard on implementing the measures derived from our 2019 employee survey. This comprehensive survey was conducted in Austria and the offices of UNIQA IT Services GmbH (UITS) abroad. Across the board, the results achieved were better than those of the last survey in 2017. Building on the results of this survey, nearly 600 individual measures were defined for the individual

teams and units. Of the suggestions for improvement directly addressed to the Management Board, 71 per cent were approved for implementation. These include strengthening leadership skills through the new leadership development offering and achieving transparency in salary structures by way of the planned launch of a new UNIQA job grading.

Regular pulse checks were conducted in 2020 to determine the sentiment among back office and sales employees, particularly with a view to Covid-19-related pressures. 72.8 per cent of the target group rated their general satisfaction as "very or mostly satisfied" in the third quarter of 2020. The pulse checks, whose results we regularly evaluate, will continue in 2021. Furthermore, in autumn 2021 we plan to again conduct the comprehensive, Group-wide employee survey.

The focus internationally in 2020 was on conducting the cyclical employee survey in Poland at the end of the year.

Occupational health and safety [\[GRI 403-1-7\]](#)

In terms of occupational health and safety, we primarily align our activities with the Austrian Health and Safety at Work Act (ASchG) [\[GRI 403-1a\]](#). Implementation of and compliance with this Act is the responsibility of the safety professional who reports directly to management [\[GRI 403-2\]](#) and safety officers. It covers all employees and temporary employees of UNIQA in Austria. [\[GRI 403-1c\]](#) In PremiQaMed clinics, all patients are also included in our occupational health activities. External service providers who work at PremiQaMed locations receive instructions on safety and are contractually bound to comply with these. In addition, PremiQaMed employees continually verify that external service providers are compliant with occupational health guidelines. [\[GRI 403-7\]](#)

In identifying work-related hazards and risks, we strictly follow the statutory guidelines. At least once a year, a walk-through is conducted at each site by the safety professional, occupational physician and the safety officers along with other responsible employees at the relevant site. Each time there is a work-related accident about which the HR department and safety professional or occupational physician must be informed, ad hoc walk-throughs are conducted. [\[GRI 403-2b\]](#) These walk-throughs are documented in a walk-through report. If hazards are identified, the safety professional develops solutions and cooperates with

department heads, HR leadership and cooperative leadership at PremiQaMed to implement them. In addition to the statutory regulations PremiQaMed is subject to regulations and guidelines determined by Quality Management that define processes for identifying and eliminating hazards.

The efficacy of the measures implemented is subsequently evaluated by the safety professional on an ongoing basis and they are modified as necessary. Apart from regular walk-throughs by the safety professional, annual meetings of the Occupational Safety Committees are held to exchange information with the participation of the safety professional, safety officers, first responders, Works Council and occupational physician as well as the cooperative leadership group at PremiQaMed. [GRI 403-4b] All employees can also report work-related hazards to the safety officers or safety professional or turn to the Works Council which then contacts the safety professional, if necessary. [GRI 403-4a] Employees do not need to fear negative consequences as a result of such reports. UNIQA and PremiQaMed instead explicitly trust their employees and rely on their active participation to report all hazards and possible risks to the safety officers or the safety professional to keep potential dangers to employees and patients to a minimum. [GRI 403-2c]

As part of our mission to help people live a better life, we offer various programmes and initiatives aimed at also improving our employees' health and well-being, sometimes in partnership with the Works Council. [GRI 403-3] These include advising and care by occupational physicians and safety professionals who regularly offer and conduct workplace inspections and ergonomics training as well as training on topics such as preventing fires, evacuating buildings and the correct actions to take in case of fire. We also train interested employees to be fire protection officers, first responders, safety officers and evacuation assistants. [GRI 403-5] The continual revision and expansion of occupational health and safety documents and regular training of safety officers are integral components of our activities as are ensuring premium quality workstations for all employees and providing additional auxiliary resources, such as telephone headsets, document holders, footrests, etc. [GRI 403-6a] All employees must likewise complete annual training on occupational health and safety as well as data protection. Additional information on the topics of occupational health and safety are available to all employees in the resource centre or NIQI. [GRI 403-5]

Our employees in Vienna can also use our psychological hotline KEEP BALANCE, while PremiQaMed employees can access the Employee Assistance Programme. [GRI 403-3, 403-6a] As part of our efforts to promote occupational health, headquarters employees also receive motivational classes free of charge from UNIQA VitalCoaches, including Pilates, kickboxing and Krav Maga self-defence. Massages subsidised by the Works Council are also on offer three days of the week. [GRI 403-3, 403-6b] We additionally offer employees flu shots and tick inoculations, sometimes at no cost. [GRI 403-6a]

UNIQA strives to guarantee occupational safety and prevent or mitigate adverse effects at all companies that provide services on its behalf. [GRI 403-7]

Covid-19 response

The Covid-19 pandemic was a major challenge for everyone, including UNIQA. Very quickly a crisis management team was put in place. The core crisis management teams were staffed with responsible employees from a variety of departments and various officers such as the occupational physician, cooperative leadership, etc. with the participation of additional representatives from various departments as needed. In line with the risk situation, the activities of all employees in Austria who were able to do so were shifted to remote working at home, and in-person office work was mostly scaled back. In the interest of protecting data, all employees working from home use secure VPN connections. PremiQaMed also immediately installed a crisis management team that worked on the challenges posed by the coronavirus in the clinics.

In particular, the Covid-19 pandemic caused massive changes in daily workflows at PremiQaMed. Employees were informed about the latest developments in regular briefings. Ensuring the safety of employees and patients required gates to be set up at entryways and monitored checkpoints to be installed in buildings. In addition, all clinic employees were regularly tested, and in 2021 the first healthcare employees were vaccinated against the coronavirus.

Against the backdrop of the coronavirus pandemic, we launched a new programme called stayHEALTHY@Home to provide information and advice via telemedicine appointments and published a series of articles on how to stay healthy working in a home office.

Our employees in Vienna had already had access to our KEEP BALANCE psychological hotline for quite a while and this was expanded to all of Austria as a result of the Covid-19 pandemic. Moreover, we stepped up communication about the option for employees to take advantage of five psychotherapy sessions when needed.

In addition to the aforementioned free occasional sessions, we introduced a comprehensive “Living Better Together” online programme for employees with the UNIQA VitalCoaches throughout Austria as a result of the pandemic-related lockdown. This includes features such as Fitness@Home with 30 video workouts, online VitalCoach sessions, online fitness classes by UNIQA Sportsclub, the Kids@Home programme with movement exercises by the SIMPLY STRONG education association for the entire family as well as the sing@Home module.

Because the pandemic also presents mental health challenges, we launched short presentations and occasional sessions with well-known health psychologists on subjects such as:

- Resilience – countering crises effectively
- No self-improvement without pain
- Dealing with cabin fever
- What all stress factors have in common
- Self-confidence
- The key factor: social cohesion
- Emotional regulation: how?
- Loneliness
- Cell intelligence

The eleMental app by the Institut für VitalPsychologie, which provides mental exercises for dealing with stress in times of crisis, was also available free of charge for three months.

Work-life balance

Our commitment to improving work-life balance makes a clear contribution to equal opportunity. For this reason, UNIQA has a long-standing partnership with the “Unternehmen für Familien” (“companies for families”) initiative in which companies and municipalities contribute actively toward creating a more family-friendly environment and at the same time aim to act as a model and inspiration for others. This issue took on particular importance in view of the significant experiences gained by expanding remote working during the coronavirus crisis. Currently we are

working on a “smart working” initiative to considerably expand flexible work options, even after the pandemic.

Due to Covid-19, all of our usual events were cancelled (children’s days, parental leave meetings, bring-your-daughter-to-work day, UNIQA Circus Camp in Drosendorf in the Waldviertel) along with other additional events planned (two weeks of summer day camp in Vienna and childcare during the autumn holidays). We hope to run these again in 2021.

Diversity and equal opportunity

[GRI 405-1]

Diversity was particularly important at UNIQA in 2020. We not only named a diversity officer but also kicked off a project to anchor and promote diversity in our structures and organisation. Apart from our clear statement against any form of discrimination, we defined areas of focus: gender, age, origin/nationality, people with disabilities and sexual orientation. Instituting this diversity strategy represents a strong commitment on our part to value strength in diversity. The following principles define our strategy in this context:

- We promote diversity, because it generates innovation and growth.
- We live this diversity and work on ourselves.
- We are against intolerance and exclusion.

In our Code of Conduct, which was rewritten in 2020, we also explicitly state that we have high ethical standards that exceed those of applicable law. Discrimination in any form is not tolerated. We also signed the #positivarbeiten declaration for a positive work environment, which underscores our basic stance against all forms of discrimination.

One aspect of central importance for diversity is dealing with implicit or unconscious bias. Unconscious bias can have a major influence when dealing with people in a professional context, for instance in the selection of employees, performance evaluations or contact with customers. Such problematic thinking is not limited solely to visible characteristics. The attributes of various social groups provide examples: age, gender, religion, sexual orientation, disability, profession, social status, etc. Our leadership development class launched in 2020 includes a mandatory module on this topic: “Unconscious Mind. Inclusive Lead-

ership". By raising awareness of unconscious bias, the module aims to improve the leadership skills of our managers in working with diverse teams and the various ways of working and lifestyles inherent in these teams (inclusive leadership). Moreover, participants learn how to reflect on their own behaviour in order to make decisions that are less biased and therefore more conscious and focused on performance.

At 56.3 per cent (2019: 55.1 per cent), there were more women working in the UNIQA Group than men (43.7 per cent) at the end of 2020. The increase in the share of women over the previous year is attributable to the expansion of reporting to include the PremiQaMed Group, which employs many women. The percentage of women Management Board members in our insurance companies in the Group was 23.1 per cent.

In 2020 we launched our women's network, an initiative to promote the exchange of experiences, support for the professional development of women and the identification of barriers. We also continually offer women options for personal development. For instance, a partnership with the Female Founders platform gives selected women employees the opportunity to obtain insight into the start-up scene and gain valuable entrepreneurial leadership skills. The women's career index started in the fourth quarter of 2020 will provide us with detailed information on how men's and women's careers develop at various levels of management on an ongoing basis starting in 2021. This creates a tool not only for determining the current situation but also for measuring and managing our equality goals.

The "Get ready" event held in June 2020 was devoted to generational management, another focus of our diversity efforts. Management Board member for HR René Knapp, the first female Regional Director at UNIQA Waltraud Rathgeb, customer advisor Katrin Lee from Lower Austria and Daniel Mikl, Project Management Trainee at UNIQA IT Services spoke on the topic of generation management and its meaning for each of us. Regine Bendl, head of the Institute for Gender and Diversity in Organisations at Vienna University of Economics and Business contributed additional outside expertise. The goal of the event to which employees from across Austria were invited was to identify ways and opportunities for making relationships between various age groups easier.

Awareness is also raised for this issue in a series of continuing education sessions newly developed in 2020. There is still room for improvement in the targeted and structured use of data on this topic. We will very intentionally focus on this effort in the coming years.

As part of the Sindbad project, we assist pupils at the Neue Mittelschule secondary school in a successful start of their training or apprenticeships. This project provides support to young people in an innovative one-to-one mentoring programme in which personal mentors who are employees from UNIQA headquarters help them obtain further training. In 2020 UNIQA once again enabled seven employees to take part in the Sindbad mentoring programme in which HR assumed the costs of training the mentors.

Training and education [GRI 404-2]

Learning while working is part of everyday life at UNIQA. All back office and sales staff in all of our markets have had access to e-learning for many years now. During the coronavirus pandemic, our online education platform became an important point of contact for training. This is where our employees find not only familiar e-learning courses but can also choose from and register for a broad range of webinars.

We continually work on adapting and further developing our in-house range of training and education opportunities. For instance, implementation of the new Insurance Distribution Directive (IDD) is a topic covered on the UNIQA learning platform. In 2019 nearly 1,000 workshops were uploaded to the learning platform by executives in Austria. The rollout of all continuing education classes on the topic of IDD has been completed for all UNIQA International markets except Hungary.

Online training on topics such as customer centricity, time management and team work is available on the GoodHabitiz online training platform accessible by all back office employees in Austria since early June 2019. To date a total of 762 employees have completed more than 80 online training courses by this provider. At the time of the first lockdown, we additionally launched another GoodHabitiz initiative featuring four weeks of special training on:

- Working together remotely
- Staying fit

- Shutting off panic mode
- Reflection and resilience

A new GoodHabitZ offering that was particularly suitable for the current situation was an “Online Teamwork” class.

Other new online options designed in cooperation with the Group Operations Improvement & Services department also related to the challenges of Covid-19:

- Holding efficient virtual meetings
- Children and work at home – self-management and stress management to go

From March 2020 onward, we were required to very quickly switch our in-person seminars to a new format. The onboarding event on IT for new back office employees designed to provide new UNIQA staff with a good overview of their new working environment was successfully transitioned to a webinar held monthly. Larger events such as the FIT4UNIQA onboarding module could not be held, but we instead launched the new “UNIQA Fit: step by step” webinar. This aimed to convey to newly hired employees a strong base of knowledge about our company and our training programme.

All further education seminars on resolving conflicts, time management and wording as well as all language courses were switched to webinars with the help of the trainers and institutes involved. From March to December 2020 we held more than 45 seminars in this way with over 680 back office staff participating online. In addition, events such as Lunch & Learn, which are otherwise held in-person with around 75 employees attending, were successfully moved online. We held four such events overall with participant numbers ranging from 40 to 200.

Leadership and management

At the beginning of and during the lockdown, we supported our executives with an intensive 120-minute remote coaching module on leadership in the coronavirus crisis. The objective was to adapt workflows quickly to the situation and allow managers to take care of their employees. The seminar, which was designed with professional assistance, was aimed especially at executives who had not yet had very much experience with coordinating and managing virtual teams. Individual coaching via Skype or phone mainly featured the following topics:

- Dealing with uncertainty – remaining calm despite the coronavirus crisis

- Optimal communication – how often, what, when and with whom?
- Managing virtual teams – ground rules for remote collaboration

After the first lockdown, we offered executives in Austria a new interactive training format for short sessions via Skype in May and June. This allowed them to exchange information about current issues and challenges and obtain quick theoretical input on these. Various topics were on offer: remote leadership, unconscious bias, optimism.

A new leadership development programme entitled #leader_ship was presented in July to all executives and Management Board members, initially in Austria. This training tailored to our UNIQA 3.0 future programme aims to build our executives’ skills in leading and managing employees. The focus is on the personal and future-driven development of executives themselves and the employees who work for them. Our goal is to help them identify their own areas for development and work toward continual improvement in these areas. The task is to act as inspiring coaches to actively encourage our employees to continually work on their own development and (self-)reflection, collaboratively identify their potential for improvement and support them with ongoing feedback on leveraging this potential. The goals and steps to achieve them are defined in joint development meetings. Annual performance evaluations therefore now include ongoing development discussions tailored to the individual needs of employees. By the end of 2021 a development plan will be in place for each and every employee, which will include both mandatory and optional modules. We intentionally chose this pathway to ensure standards are in place in the organisation for supporting our UNIQA 3.0 future programme.

The mandatory modules aim to enable executives to take key roles in our organisation and to encourage them to hold development-oriented discussions with employees (empowering people) as well as improve the leadership skills of our managers in working with diverse teams and the various ways of working and lifestyles inherent in these teams (“Unconscious Mind. Inclusive Leadership”).

The optional modules aim to promote individual learning. A number of different development options are available for this purpose in the form of webinars, blended learning or in-person training, as well as individual coaching

sessions. We offer modules on the following topics: Positive leadership, Living better together, Healthy leadership, New way of working leadership, On the point – a more effective presence with core messages, Change management as an adventure – how to surf the waves of transformation and change, Inspired leadership – top performance with emotional intelligence, and Expand your own productivity.

Employee networking at UNIQA

“Mystery Lunches” are a type of event first offered to all UNIQA employees in March 2017 which serve to promote networking within the company. After registering on an electronic platform, employees are regularly connected with another person at regular intervals. During regular operations, the pair would meet for lunch in the cafeteria. Because we wanted to continue this type of networking during the pandemic, we launched “Mystery Coffees”. Now employees meet for coffee online and, in this way, get to know each other better. To date 208 employees at UNIQA’s headquarters have participated in “Mystery Coffees”.

EMPLOYEES

Employee KPIs

Employee KPIs ¹⁵⁾	International		UNIQA Holding		UNIQA Austria		Austria total		UNIQA total	
	2020 ²⁾	2019 ⁶⁾	2020 ³⁾	2019 ⁷⁾	2020 ⁴⁾	2019 ⁸⁾	2020	2019	2020	2019
Employees total [GRI 102-8]	9,057	6,915	682	680	6,209	6,275	6,891	6,955	15,948	13,870
Employees by gender [GRI 405-1]										
Women	5,633	4,298	276	264	3,074	3,087	3,350	3,351	8,983	7,649
Men	3,424	2,617	406	416	3,135	3,188	3,541	3,604	6,965	6,221
Employees back office/sales force [GRI 405-1]										
Back office	6,575	4,466	681	679	4,286	4,298	4,967	4,977	11,542	9,443
Sales force	2,482	2,449	1	1	1,923	1,977	1,924	1,978	4,406	4,427
Employees back office/sales force by gender [GRI 405-1]										
Female back office staff (policy processing)	4,119	2,792	276	264	2,694	2,721	2,970	2,985	7,089	5,777
Female sales force staff	1,514	1,506	0	0	380	366	380	366	1,894	1,872
Male back office staff (policy processing)	2,456	1,674	405	415	1,592	1,577	1,997	1,992	4,453	3,666
Male sales force staff	968	943	1	1	1,543	1,611	1,544	1,612	2,512	2,555
Employees by age [GRI 405-1]										
Employees <30 years old	1,515	1,032	77	74	1,026	1,034	1,103	1,108	2,618	2,140
Employees 30–50 years old	6,033	4,545	345	354	2,966	3,033	3,311	3,387	9,344	7,932
Employees >50 years old	1,509	1,338	260	252	2,217	2,208	2,477	2,460	3,986	3,798
Percentage of employees <30 years old	16.7%	14.9%	11.3%	10.9%	16.5%	16.5%	16.0%	15.9%	16.4%	15.4%
Percentage of employees 30–50 years old	66.6%	65.7%	50.6%	52.1%	47.8%	48.3%	48.0%	48.7%	58.6%	57.2%
Percentage of employees >50 years old	16.7%	19.3%	38.1%	37.1%	35.7%	35.2%	35.9%	35.4%	25.0%	27.4%
Employees by employment relationship [GRI 102-8]										
Female employees with a permanent employment contract	5,011	3,820	241	234	2,913	2,915	3,154	3,149	8,165	6,969
Male employees with a permanent employment contract	3,007	2,297	362	383	2,984	3,031	3,346	3,414	6,353	5,711
Total number of employees with a permanent employment contract	8,018	6,117	603	617	5,897	5,946	6,500	6,563	14,518	12,680
Female employees with a temporary employment contract	616	478	35	30	161	172	196	202	812	680
Male employees with a temporary employment contract	423	320	44	33	151	157	195	190	618	510
Total number of employees with a temporary employment contract	1,039	798	79	63	312	329	391	392	1,430	1,190

EMPLOYEES

Employee KPIs ¹⁾⁵⁾	International		UNIQA Holding		UNIQA Austria		Austria total		UNIQA total	
	2020 ²⁾	2019 ⁶⁾	2020 ³⁾	2019 ⁷⁾	2020 ⁴⁾	2019 ⁸⁾	2020	2019	2020	2019

Employees by full-time/part-time employment [GRI 102-8]

Female employees with a full-time job	5,268	4,047	188	185	1,705	1,713	1,893	1,898	7,161	5,945
Male employees with a full-time job	3,303	2,530	375	387	2,926	2,979	3,301	3,366	6,604	5,896
Total number of employees with a full-time job	8,571	6,577	563	572	4,631	4,692	5,194	5,264	13,765	11,841
Female employees with a part-time job	366	251	88	79	1,369	1,374	1,457	1,453	1,823	1,704
Male employees with a part-time job	120	87	31	29	209	209	240	238	360	325
Total number of employees with a part-time job	486	338	119	108	1,578	1,583	1,697	1,691	2,183	2,029

Management positions by age and gender [GRI 405-1]

Female members of the Management Board <30 years old	0	0	0	0	0	0	0	0	0	0
Male members of the Management Board <30 years old	0	0	0	0	0	0	0	0	0	0
Female members of the Management Board 30–50 years old	9	10	0	0	0	0	0	0	9	10
Male members of the Management Board 30–50 years old	26	19	3	2	0	1	3	3	29	22
Female members of the Management Board >50 years old	6	6	0	0	0	1	0	1	6	7
Male members of the Management Board >50 years old	15	13	6	4	0	3	6	7	21	20
Percentage of female members of the Management Board <30 years old	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of male members of the Management Board <30 years old	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage of female members of the Management Board 30–50 years old	16.1%	20.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.8%	16.9%
Percentage of male members of the Management Board 30–50 years old	46.4%	39.6%	33.3%	33.3%	0.0%	20.0%	33.3%	27.3%	44.6%	37.3%
Percentage of female members of the Management Board >50 years old	10.7%	12.5%	0.0%	0.0%	0.0%	20.0%	0.0%	9.1%	9.2%	11.9%
Percentage of male members of the Management Board >50 years old	26.8%	27.1%	66.7%	66.7%	0.0%	60.0%	66.7%	63.6%	32.3%	33.9%

EMPLOYEES

Employee KPIs ¹⁾⁵⁾	International		UNIQA Holding		UNIQA Austria		Austria total		UNIQA total	
	2020 ²⁾	2019 ⁶⁾	2020 ³⁾	2019 ⁷⁾	2020 ⁴⁾	2019 ⁸⁾	2020	2019	2020	2019

Management positions (not including members of the Management Board) by age and gender [GRI 405-1]

Female members of management <30 years old	20	13	0	0	3	3	3	3	23	16
Male members of management <30 years old	13	7	0	0	4	5	4	5	17	12
Female members of management 30–50 years old	365	236	14	11	74	73	88	84	453	320
Male members of management 30–50 years old	397	252	31	41	153	158	184	199	581	451
Female members of management >50 years old	78	64	5	4	62	71	67	75	145	139
Male members of management >50 years old	92	79	29	28	134	144	163	172	255	251
Percentage of female members of management <30 years old	2.1%	2.0%	0.0%	0.0%	0.7%	0.7%	0.6%	0.6%	1.6%	1.3%
Percentage of male members of management <30 years old	1.3%	1.1%	0.0%	0.0%	0.9%	1.1%	0.8%	0.9%	1.2%	1.0%
Percentage of female members of management 30–50 years old	37.8%	36.3%	17.7%	13.1%	17.2%	16.1%	17.3%	15.6%	30.7%	26.9%
Percentage of male members of management 30–50 years old	41.1%	38.7%	39.2%	48.8%	35.6%	34.8%	36.1%	37.0%	39.4%	37.9%
Percentage of female members of management >50 years old	8.1%	9.8%	6.3%	4.8%	14.4%	15.6%	13.2%	13.9%	9.8%	11.7%
Percentage of male members of management >50 years old	9.5%	12.1%	36.7%	33.3%	31.2%	31.7%	32.0%	32.0%	17.3%	21.1%

¹⁾ 2020: The employee headcounts presented include data from the following countries: Albania, Austria, AXA Poland, AXA Czech Republic, AXA Slovakia, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland and Ukraine. The statistics are reported as at 31 December 2020.

²⁾ Albania, AXA Poland, AXA Czech Republic, AXA Slovakia, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland, Ukraine

³⁾ UNIQA Insurance Group AG

⁴⁾ UNIQA Österreich Versicherungen AG, Versicherungsmarkt-Servicegesellschaft m.b.H., Agentia Risiko- und Finanzierungsberatung Ges.m.b.H., Real Versicherungsvermittlung GmbH, UNIQA Real Estate Management GmbH, UNIQA Capital Markets GmbH, UNIQA IT Services GmbH, UNIQA HealthService GmbH, PremiQaMed Group (Holding GmbH, Management Service GmbH, Privatkliniken GmbH, Ambulatorien GmbH)

⁵⁾ 2019: The employee headcounts presented include data from the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland and Ukraine. The statistics are reported as at 31 December 2019.

⁶⁾ Albania, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Kosovo, Liechtenstein, Montenegro, North Macedonia, Poland, Romania, Russia, Serbia, Slovakia, Switzerland, Ukraine

⁷⁾ UNIQA Insurance Group AG

⁸⁾ UNIQA Österreich Versicherungen AG, Versicherungsmarkt-Servicegesellschaft m.b.H., Agentia Risiko- und Finanzierungsberatung Ges.m.b.H., Real Versicherungsvermittlung GmbH, UNIQA Real Estate Management GmbH, UNIQA Capital Markets GmbH, UNIQA IT Services GmbH, UNIQA HealthService GmbH, PremiQaMed Group (Holding GmbH, Management Service GmbH, Privatkliniken GmbH, Ambulatorien GmbH)

EMPLOYEES

Departing staff ⁹⁾ [GRI 401-1]	UNIQA total	
	2020	2019
Women <30 years old	278	350
Women 30–50 years old	555	690
Women >50 years old	192	239
Men <30 years old	212	208
Men 30–50 years old	346	377
Men >50 years old	184	179
Employee turnover rate, women	6.4%	9.2%
Employee turnover rate, men	4.7%	5.5%
Total employee turnover rate	11.1%	14.7%

⁹⁾ Departing staff (headcounts; from 1 January to 31 December; all employees who left the company, not including: employees on parental leave before and after birth, military and civil service, sabbaticals, educational leave; not including leased employees; not including AXA companies to avoid distorting the data).

New staff ¹⁰⁾ [GRI 401-1]	UNIQA total	
	2020	2019
Women <30 years old	197	547
Women 30–50 years old	219	754
Women >50 years old	35	91
Men <30 years old	140	387
Men 30–50 years old	140	450
Men >50 years old	19	80
Percentage of new staff, women	2.8%	10.0%
Percentage of new staff, men	1.9%	6.6%
Total new staff	4.7%	16.6%

¹⁰⁾ Employees joining the company (headcounts; from 1 January to 31 December; all employees who joined the company, not including: employees on parental leave before and after birth, military and civil service, sabbaticals, educational leave; not including leased employees; not including AXA companies to avoid distorting the data).

Average sick days ¹¹⁾ Days/employee	UNIQA total	
	2020	2019
Back office	9.44	10.02
Sales force	7.03	7.33
Total	8.24	9.16

¹¹⁾ Average sick days relate to work-related as well as non-work-related illnesses; not including the AXA companies to avoid distorting the data.

Society

Commitment to health and education

We firmly believe that every successful company has a duty to give some of its success back to society. As Austria's largest health insurer, our commitment to society is particularly strong in the areas of health and education, and is above all focused here on assisting young and disadvantaged people. At the same time, we are contributing to the implementation of two of the United Nations Sustainable Development Goals (SDGs), to which we are committed (SDG 3: Good health and well-being, SDG 4: Quality education).

Management approach

We distilled our worldview down into the most important risks and requirements for our activities. Our initiatives focus on the overarching theme of health and we also promote exercise, healthy eating and good mental health along with media competence and integration. Aside from encouraging children and young people, UNIQA also sets various priorities through support for initiatives in the general interest. Promoting the arts and sports are important focal points here in all of our markets. Our commitment ranges from long-term sponsorship to support for individual projects with which we can identify based on our corporate values.

Actions and results in 2020

- In 2020 UNIQA Privatstiftung again provided around €3.6 million for social projects that benefit the health of policyholders of UNIQA Austria as well as the general public either directly or indirectly. We showcase the projects below that are closely linked with UNIQA's business activities, particularly in the area of health (insurance).
 - In view of the rapidly spreading Covid-19 disease, UNIQA Privatstiftung decided in mid-March to devote €2 million to supporting the Austrian Red Cross's "Stopp Corona" app. The app aims to interrupt the chain of infection as rapidly as possible by considerably simplifying contact tracing and informing affected individuals immediately so that they can react quickly. The app was downloaded a total of around 1.4 million times.
- SIMPLY STRONG is an exercise initiative that aims to improve children's ability to concentrate and relax by teaching them short exercises for taking a break from studying. To this end, the SIMPLY STRONG e. V. education association trains teachers and peer coaches at schools throughout Austria who then build the programme into the school day. Due to the coronavirus, the new focus of SIMPLY STRONG in 2020 was on digital offerings on the website and the FitStream YouTube channel, which made the proven exercise modules available to children in homeschooling. This initiative was supplemented again in 2020 with a partnership with the UGOTCHI health programme by SPORTUNION, which motivated over 900 schools across Austria to incorporate more movement into their activities.
- UNIQA Privatstiftung has supported the UNIKATE initiative in cooperation with the umbrella organisation of the Austrian Disability Associations and Vienna Technical University since 2011. This initiative brings together schoolchildren and university students in inclusive project teams along with people with disabilities to develop technical solutions for everyday use. In 2020 this close cooperation resulted in five prototypes: a learning aid for people on the autism spectrum, an indoor navigation system for better directional orientation in retirement and care homes, an aid for blind students in mainstream schools, a device for monitoring epilepsy and a wheelchair accessory for driving and using the eyes to steer mechanical wheelchairs.
- The defibrillator initiative by UNIQA Privatstiftung also continued in 2020. In addition to a focus on schools, which could not be completed at all planned locations due to the pandemic, the main target was other public locations with significant foot traffic. In total, 56 defibrillators were purchased, but their installation (also due to the pandemic) will be delayed until the first quarter of 2021. Training will again be provided on-site in conjunction with the Austrian Red Cross and Youth Red Cross. UNIQA is also financing 24/7 monitoring, service and ongoing maintenance of the devices by the Red Cross. In this way, the defibrillator network in Austria was not only improved but awareness of this issue was raised and barriers to action eliminated.

- UNIQA Privatstiftung additionally supported Health Hub Vienna, a platform for promoting healthcare-related start-ups. Organised by INiTS (Universitäres Gründer-service Wien GmbH) and supported by several partners from the healthcare ecosystem, the Hub connects start-ups with experts and mentors as well as potential partner companies for joint projects. The highlights of 2020 were the Global Link-up (Selection Day) conducted online for Batch #5 in March due to Covid-19 featuring 15 international start-ups, as well as the hybrid Innovation Day in September at which a white paper written with the participation of public players was presented and a panel discussion on Covid-19 as an opportunity for the Austrian healthcare system was held.
- The successful stem cell donation initiative for leukaemia patients held in 2018 and 2019 was extended to 2020. UNIQA provided financing for stem cell typing of another 5,000 samples by the Austrian Red Cross. This has enabled the Austrian stem cell database to add more than 33,000 typed individuals since the start of the project for a total of 90,000 potential donors. Austria is therefore rapidly approaching European level in this regard.
- Supported by UNIQA Privatstiftung, St. Josef Hospital in Vienna has been offering a comprehensive range of support services for pregnancy and birth to socially disadvantaged women since 2019. In 2020, even in these challenging times, 50 newborns were provided with a good start to life.
- UNIQA has participated for several years now in the KURIER Aid Austria (KAA) initiative, whose educational facilities are designed for children and young people from disadvantaged socioeconomic backgrounds. In particular, the focus here is on youths from mainstream schools who need assistance with learning German. The key objective of the initiative is to familiarise the pupils with independent and self-directed learning and thereby to facilitate access to education for them.
- The UNIQA ÖFB Cup, which has been sponsored by our company since the 2017/2018 season, has a very strong regional connection particularly in the initial rounds thanks to the amateur clubs that take part. The Cup has also become increasingly important throughout Austria thanks to centralised marketing and more frequent live games broadcast on ORF. Support for this competition therefore has a knock-on effect on sport in general and contributes to promoting exercise, fitness and health.
- In some cases, the various Austrian school leagues sponsored by UNIQA could only hold preliminary rounds in 2019/2020 and then had to stop playing due to the pandemic. Other commitments include the First Vienna Football Club, which holds a place in sports history as the oldest football club in Austria, and our comprehensive support for handball and skiing. We devote funds particularly to youth in these sports (e.g. kids' cups).
- UNIQA is additionally involved in the Play Fair Code association, a national platform for encouraging fairness and integrity in Austrian sports, working against match fixing and disseminating information on these issues.

Environment and ecology

Energy efficiency and reduction of emissions

Climate change is long since a reality – and therefore challenges companies like the UNIQA Group to fulfil its responsibilities as a major corporation. UNIQA is determined to increase energy efficiency, use more renewable energy, reduce carbon emissions, systematically conserve resources and promote environmentally friendly mobility with the goal of continuously reducing its carbon footprint. This way we are not least meeting Sustainable Development Goal 13 (Climate action), one of the United Nations SDGs to which we are generally committed.

Management approach

At UNIQA a dedicated team that reports directly to the COO is responsible for the Group's environmental concerns. Split into domestic and international units, its members work across the Group to define and implement various issues and measures for the Group as a whole. Numerous activities related to the environment and energy are already underway in Austria. For instance, UNIQA selects suppliers carefully when procuring all types of office materials and company cars, as well as electricity and other forms of energy. We generally give preference to suppliers that use renewable energy. [\[GRI 102-9\]](#)

As a member of the Raiffeisen Sustainability Initiative (RSI), we also attempt to advance sustainability-related topics and to ensure that we help raise awareness. The objective here is to support the climate policy and climate strategy developed by the Environment Agency Austria and the RSI by implementing corresponding measures. In addition to the two-degree temperature target set out at the UN's Paris Climate Conference in 2015, the United Nations Sustainable Development Goals are also a key priority.

[\[GRI 102-12\]](#)

Actions and results in 2020

Energy monitoring system

■ In order to facilitate presentation of our sustainability initiatives and the progress made on account of them transparently and on a comparative basis, we introduced an energy monitoring system in Austria in 2017 and completed it mid-2018. As a platform for energy man-

agement, operating efficiency and sustainability, the system e.g. comprises automated meter readings and transmission of meter data, as well as monitoring of the most important performance indicators for electricity, gas and district heating.

- In 2020 – the second full operating period for the energy monitoring system – we were again able to record numerous improvements and savings:
 - We evaluated the energy data at 96 sites (service centres, regional offices, UNIQA Tower) in all nine federal states, allowing more transparent access to over 600 energy meters.
 - Insights from the energy monitoring system were used to considerably improve the operation of heating and cooling systems, ventilation and lighting systems across Austria and quickly identify faulty settings. In total, we have already saved, extrapolated on an annual basis, approximately 307,000 kWh of electricity, 556,000 kWh of district heating and 31,000 kWh of gas at 27 of our sites. This corresponds to a reduction in greenhouse gas emissions of around 200 metric tonnes of CO₂ equivalent. We did not include decreased consumption due to coronavirus-related lockdowns in these statistics. In real terms, energy consumption decreased even more sharply in 2020. The greatest savings came from the reduction in district heating by around 450,000 kWh thanks to adjusting ventilation and heating to current requirements in UNIQA Tower. In addition, energy monitoring at UNIQA Tower identified a number of faulty settings in technical systems, mainly in cooling, allowing these to be corrected. This prevented additional consumption of a total of 210,000 kWh of electricity. Another notable success was achieved by the ServiceCenter Hallein, where a defect was identified in the gutter heating system. Temporarily disabling and repairing this system cut annual electricity usage at the site by 56 per cent or around 11,500 kWh.
 - We have implemented more than 400 organisational improvement measures at 42 UNIQA sites since 2018. In 310 cases we were able to document their actual effectiveness in the form of specific savings in the energy monitoring system. The assessment of these savings using actual measurements also ensures a high degree of transparency.

Further measures aimed at CO₂ reduction

- **Greening of heating systems:** In summer 2020 we replaced the electric storage heaters at our office in Eisenerz with biogenic district heating. This measure is estimated to prevent carbon emissions totalling 5 metric tonnes of CO₂ equivalent per year. Since the end of 2020 the Melk site has also used biogenic district heating. Exchanging the existing gas boiler has cut emissions by approximately 10 metric tonnes of CO₂ equivalent per year.
- **Replacement of oil heating units:** Replacement of oil heating units: at our site in Klagenfurt we replaced an oil-fired boiler with an efficient and environmentally friendly groundwater heat pump that achieves a much higher degree of efficiency than conventional air-to-water heat pumps. The system put into operation in early 2019 enables savings of around 17 metric tonnes of CO₂ equivalent per year as compared with the retired oil-fired boiler.
- **100 per cent green energy:** Since the energy tender carried out in 2018, we only accept bids for all UNIQA sites for 100 per cent green energy.
- **Mobility:** The ambitious objective of UNIQA's vehicle fleet management is to reduce the carbon emissions from the fleet of company cars in Austria – currently comprising 169 vehicles – by around 80 g per kilometre by the end of 2024. Whereas an average value of 106.9 g of CO₂ per kilometre was measured in 2018, this figure was 98.89 g in 2019 and dropped to around 95 g by the end of 2020. Since 2020 we have also begun using electric and hybrid vehicles, depending on the driving distance, as company cars and, in the period under review, started to equip our sites with the corresponding charging infrastructure.
- **E-bikes:** For years now, five e-bikes and five e-scooters have been available for employee business use at our head office in Vienna.
- **Corporate carbon footprint:** Based on energy consumption and environmental data available for financial year 2020 we again prepared a corporate carbon footprint (CCF) for UNIQA. The CCF quantifies the greenhouse gas (GHG) footprint for headquarters activities and records the company-related and relevant greenhouse gas

emissions in CO₂ equivalents. In addition to the 15 Group countries included last year, the current CCF also covers the main sites of the new AXA Poland, AXA Slovakia and AXA Czech Republic subsidiaries. The CCF includes all direct emissions in the company and indirect emissions from purchased electricity and heating. Additional indirect emissions generated by business travel by plane and train are also included. The integration of the three new companies into the calculation allowed UNIQA to further improve the quality of the data. 2020 was an unusual year and this is reflected in the CCF. However, the scaled-back business activities only allow very limited comparability with prior years. Despite the integration of three additional companies, UNIQA's total emissions declined by 11.8 per cent to 7,116 metric tonnes of CO₂ equivalent. Compared with the system boundary of the previous year (not including the three new companies), the reduction stands at 20.1 per cent. This is due in particular to the decrease in emissions from business travel, company cars and lower use of district heating. One increase in emissions was noted due to the purchase of electricity, because in some countries more electricity from non-renewable sources was used than in the previous year. [GRI 305-1, 305-2, 305-3]

- **Resource-conserving lighting:** Since mid-2019 we have been changing the conventional lightbulbs and fluorescent tubes at all UNIQA sites and replacing them with LED lighting. This process is scheduled to be completed by 2021. All lighting at our sites in Burgenland, Carinthia and Vorarlberg has been switched, along with the lighting at some offices in Vienna, Lower Austria, Upper Austria and Styria. This has already resulted in savings of more than 140 metric tonnes of CO₂ equivalent per year. All told, this retrofitting project will cut emissions by 183 metric tonnes of CO₂ equivalent each year. We also switched the lighting in garages and lifts in UNIQA Tower to LEDs in early 2020. This will conserve around 68,000 kWh of electricity along with reducing emissions by 18 metric tonnes of CO₂ equivalent per year.
- **Low-flow fixtures:** As documented by the energy monitoring system, the use of low-flow regulators in the toilet fixtures in UNIQA Tower results in annual savings of around 1,300 cubic metres of water.

- **Photovoltaic systems:** We installed a photovoltaic system generating some 5 kWp at our office in Horn. This produces an annual 5,000 kWh of solar electricity per year and prevents emissions of about 1.3 metric tonnes of CO₂ equivalent.
- **External energy consulting:** In order to further increase our energy efficiency, we decided in 2020 to have the operation of our cooling and heating generation systems in UNIQA Tower evaluated by energy technology experts. The identified potential for energy optimisation is currently being reviewed and corresponding steps are expected to be taken during 2021.

Priorities and challenges for 2021

- We continue to replace conventional lighting with LED lighting at UNIQA sites.
- In the area of mobility, we are working on lowering carbon emissions to 80 g per kilometre by the end of 2024 by increasingly using hybrid and electric vehicles.
- We plan to install charging stations at several locations.
- An additional area of focus will be on organisational improvement measures derived from insights obtained from the energy monitoring system.
- For 2021 we plan to install another six photovoltaic systems. By the end of 2023 we aim to have installed 20 systems with respective output in the range of approximately 5 to 50 kWp on our roofs.
- At some sites, we intend to replace existing gas boilers with heat pumps or district heating.
- We will optimise cooling and heating generation operations at UNIQA Tower based on results obtained from external energy consulting.

Environment and ecology KPIs

	2020	2019
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Total energy consumption [GRI 302-1] in kWh

Heating energy	7,576,304 ¹⁾	9,813,723 ³⁾
Electricity	12,299,236 ¹⁾	12,906,004 ³⁾
Mobility	11,830,954 ¹⁾	18,880,517 ³⁾
Total energy consumption	31,706,493¹⁾	41,600,244³⁾

Energy consumption, office buildings [GRI 302-1]

Total area in m ²	106,642 ¹⁾	91,417 ³⁾
Energy consumption in kWh/m ²	175 ¹⁾	249 ³⁾

Mobility – kilometres travelled [GRI 302-1]

Kilometres travelled (diesel)	9,393,897	14,226,303
Kilometres travelled (petrol)	6,680,594	9,425,317
Kilometres travelled (electric)	408,505	246,856
Total kilometres travelled	16,482,996	23,898,476

Paper consumption [GRI 301-1] in kg

With ecolabel	109,692 ¹⁾	162,396 ³⁾
Without ecolabel	150,016 ¹⁾	52,008 ³⁾
Total	259,708¹⁾	214,404³⁾

Paper consumption per employee [GRI 301-1] in kg

With ecolabel	16 ¹⁾	32 ³⁾
Without ecolabel	22 ¹⁾	10 ³⁾
Total	38¹⁾	42³⁾

	2020	2019
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UNIQA Corporate Carbon Footprint [GRI 305-1, 305-2, 305-3] UNIQA CO₂ emissions, figures in metric tonnes of CO₂eq

Direct emissions (Scope 1)	Heating	202 ¹⁾	62 ³⁾
	Vehicles	2,911 ¹⁾	4,072 ³⁾
Indirect emissions – Energy (Scope 2)	Electricity	3,020 ^{1) 2)}	1,819 ^{3) 4)}
	District heating	891 ¹⁾	1,495 ³⁾
Indirect emissions – Other (Scope 3)	Flights	68 ¹⁾	558 ³⁾
	Train trips	23 ¹⁾	64 ³⁾
Total CO₂ emissions		7,116¹⁾	8,071³⁾

¹⁾ Data (with the exception of mobility) only relates to the figures for headquarters in the following countries: Albania, Austria, AXA Czech Republic, AXA Poland, AXA Slovakia, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Russia, Serbia, Slovakia and Ukraine. The addition of the former AXA companies distorts the comparability of consumption figures compared with the prior year.

²⁾ Electricity: This data was calculated using the market-based approach, with the exception of Poland and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach for 2020 equal 3,798 metric tonnes of CO₂eq.

³⁾ Data (with the exception of mobility) only relates to the figures for headquarters in the following countries: Albania, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Liechtenstein, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Ukraine.

⁴⁾ Electricity: This data was calculated using the market-based approach, with the exception of Poland and Ukraine. The Scope 2 emissions for electricity calculated using the location-based approach equal 4,005 metric tonnes of CO₂eq.

GRI CONTENT INDEX

Code	Short description of disclosure	UNGC principles covered	Notes and omissions	Page in NFI Report
GRI 102: GENERAL DISCLOSURES 2016				
Organisational profile				
GRI 102-1	Name of the organisation			5, 42
GRI 102-2	Activities, brands, products and services			5
GRI 102-3	Location of headquarters			5, 42
GRI 102-4	Location of operations			5
GRI 102-5	Ownership and legal form			5, 42
GRI 102-6	Markets served			5
GRI 102-7	Scale of the organisation		See 2020 Group Report, pp. 1, 11, 14–7, 79	5
GRI 102-8	Information on employees and other workers	UNGC: 3–6	d. and e. do not apply	32, 33
GRI 102-9	Supply chain			38
GRI 102-10	Significant changes to the organisation and its supply chain			5
GRI 102-11	Precautionary principle or approach	UNGC: 7–9		12
GRI 102-12	External initiatives		respACT, Raiffeisen Sustainability Initiative (RSI), UN Global Compact (UNGC), Sustainable Development Goals (SDGs), Principles for Sustainable Insurance (PSI), Principles for Responsible Investments (PRI)	38
GRI 102-13	Membership of associations		Austrian Insurance Association, Raiffeisen Association, etc.	42
Strategy				
GRI 102-14	Statement from senior decision-makers			2
GRI 102-15	Key impacts, risks and opportunities			12, 17
Ethics and integrity				
GRI 102-16	Values, principles, standards and norms of behaviour	UNGC: 10	https://www.uniqagroup.com/gruppe/versicherung/corporate-responsibility/compliance/code_of_conduct.html	1, 11, 14
Governance				
GRI 102-18	Governance structure		See 2020 Group Report, pp. 38–49	5

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Code	Short description of disclosure	UNGC principles covered	Notes and omissions	Page in NFI Report
Stakeholder engagement				
GRI 102-40	List of stakeholder groups			6
GRI 102-41	Collective bargaining agreements	UNGC: 3–6	100 per cent of employees in Austria covered by collective bargaining agreements. Collective bargaining agreements also cover the majority of employees in other countries in Europe.	43
GRI 102: GENERAL DISCLOSURES 2016				
GRI 102-42	Identifying and selecting stakeholders		Analysis of stakeholders in the CSR Team in coordination with the Management Board	43
GRI 102-43	Approach to stakeholder engagement		Around 7,500 stakeholders were surveyed in total – see stakeholder chart	7
GRI 102-44	Key topics and concerns raised			7
Reporting practice				
GRI 102-45	Entities included in the consolidated financial statements		See 2020 Group Report, pp. 145–147	4
GRI 102-46	Defining report content and topic boundaries		See Materiality matrix	7
GRI 102-47	List of material topics		See Materiality matrix	7
GRI 102-48	Restatements of information		None	43
GRI 102-49	Changes in reporting		See About this report: Addition of further countries	4, 8, 43
GRI 102-50	Reporting period		1 January to 31 December 2020	4
GRI 102-51	Date of most recent report		16 April 2020 Second Non-Financial Report (Austrian Sustainability and Diversity Improvement Act/GRI)	4
GRI 102-52	Reporting cycle		Annual reporting	4
GRI 102-53	Contact point for questions regarding the report		See Imprint	53
GRI 102-54	Claims of reporting in accordance with the GRI Standards		In accordance with GRI Standards: Core option	4
GRI 102-55	GRI Content Index			42–47
GRI 102-56	External assurance		Audited by PwC	49–51

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Code	Short description of disclosure	UNGC principles covered	Notes and omissions	Page in NFI Report
GRI 200: ECONOMIC				
GRI 201: Economic performance 2016				
GRI 103-1 to 103-3	Management approach		See 2020 Group Report	
GRI 201-1	Direct economic value generated and distributed		See 2020 Group Report, pp. 79–83, 133	5, 11
GRI 205: Anti-corruption 2016				
GRI 103-1 to 103-3	Management approach			
GRI 205-3	Confirmed incidents of corruption and actions taken	UNGC: 10	0 incidents	11, 44
GRI 206: Anti-competitive behaviour 2016				
GRI 103-1 to 103-3	Management approach			14
GRI 206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices		a.) One legal action b.) First instance completed; UNIQA appealed	11, 44
GRI 300: ENVIRONMENTAL				
GRI 301: Materials 2016				
GRI 103-1 to 103-3	Management approach			38
GRI 301-1	Materials used by weight or volume	UNGC: 7–9	Paper consumption is reported.	11, 41
GRI 302: Energy 2016				
GRI 103-1 to 103-3	Management approach			38
GRI 302-1	Energy consumption within the organisation	UNGC: 7–9	Source for the conversion factors: Environment Agency Austria	11, 41
GRI 305: Emissions 2016				
GRI 103-1 to 103-3	Management approach			38
GRI 305-1	Direct GHG emissions (Scope 1)	UNGC: 7–9	Source for the conversion factors – Ecoinvent 3.6, International Energy Agency 2020, Environment Agency Austria 2020, AIB 2020: data is provided by the company upon request.	11, 39, 41
GRI 305-2	Energy indirect (Scope 2) GHG emissions	UNGC: 7–9	Source for the conversion factors – Ecoinvent 3.6, International Energy Agency 2020, Environment Agency Austria 2020, AIB 2020: data is provided by the company upon request.	11, 39, 41
GRI 305-3	Energy indirect (Scope 3) GHG emissions	UNGC: 7–9	Source for the conversion factors – Ecoinvent 3.6, International Energy Agency 2020, Environment Agency Austria 2020, AIB 2020: data is provided by the company upon request.	11, 39, 41

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Code	Short description of disclosure	UNGC principles covered	Notes and omissions	Page in NFI Report
GRI 307: Environmental compliance 2016				
GRI 103-1 to 103-3	Management approach			38
GRI 307-1	Non-compliance with environmental laws and regulations	UNGC: 7–9	0 incidents	11, 45
GRI 400: SOCIAL				
GRI 401: Employment 2016				
GRI 103-1 to 103-3	Management approach			26
GRI 401-1	New employee hires and employee turnover	UNGC: 3–6		10, 35
GRI 402: Labour/management relations 2016				
GRI 103-1 to 103-3	Management approach			26
GRI 402-1	Minimum notice periods regarding operational changes		Under Austrian law, the Works Council must be notified without delay if any major restructuring measures implemented have an impact on the staff. In the subsidiaries, there are also employee representation bodies with similar rights.	10, 45
GRI 403: Occupational health and safety 2018				
GRI 103-1 to 103-3	Management approach			26
GRI 403-1	Occupational health and safety management system		<p>a. i.) At PremiQaMed compliance with the Radiation Protection Act is also relevant.</p> <p>a. ii.) Occupational safety management systems such as OHSAS 18001 or ISO 45001 are not currently used at UNIQA sites in Austria including PremiQaMed.</p> <p>c.) A folder regarding occupational safety is being developed for employees of third-party companies who perform work at UNIQA.</p>	26, 45
GRI 403-2	Hazard identification, risk assessment, and incident investigation		Safety professionals/Health and Safety at Work Act (ASchG)	26, 27
GRI 403-3	Occupational health services		According to the Health and Safety at Work Act (ASchG)	27
GRI 403-4	Worker participation, consultation, and communication on occupational health and safety		Regular communication and walk-throughs	27
GRI 403-5	Worker training on occupational health and safety			27
GRI 403-6	Promotion of worker health			27

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Code	Short description of disclosure	UNGC principles covered	Notes and omissions	Page in NFI Report
GRI 403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships			27
GRI 403-8	Workers covered by an occupational health and safety management system		<p>a. i. and a.ii., b., c.) At UNIQA and PremiQaMed sites in Austria, 6,891 individuals on the premises (43.2 per cent) are subject to the applicable occupational health and safety guidelines; 9,057 individuals at UNIQA International (56.8 per cent) are subject to other occupational health and safety guidelines or none at all.</p> <p>a. iii.) 0 per cent, no audited occupational safety management systems</p>	46
GRI 404: Training and education 2016				
GRI 103-1 to 103-3	Management approach			26
GRI 404-1	Average hours of training per year per employee		Not presented by gender but by average hours of training per employee: 17.4 hours	10, 46
GRI 404-2	Programmes for upgrading employee skills and transition assistance programmes			10, 30
GRI 404-3	Percentage of employees receiving regular performance and career development reviews		100%	10, 26, 46
GRI 405: Diversity and equal opportunity 2016				
GRI 103-1 to 103-3	Management approach			26
GRI 405-1	Diversity of governance bodies and employees	UNGC: 3–6		10, 28, 32–34
GRI 406: Non-discrimination 2016				
GRI 103-1 to 103-3	Management approach			14
GRI 406-1	Incidents of discrimination and corrective actions taken		<p>a.) Three incidents</p> <p>b.) Remedial action plans were already implemented in two of the reported cases; one case is still being reviewed.</p>	11, 14, 15, 46

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Code	Short description of disclosure	UNGC principles covered	Notes and omissions	Page in NFI Report
GRI 417: Marketing and labelling 2016				
GRI 103-1 to 103-3	Management approach			14
GRI 417-2	Incidents of non-compliance concerning product and service information and labelling		a.) Three incidents i.) Violations of regulations that resulted in a fine or sanction: two incidents ii.) Violations of regulations that resulted in a warning: two incidents	10, 11, 46
GRI 418: Customer privacy 2016				
GRI 103-1 to 103-3	Management approach			17
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data		For competition reasons, no data is published on this topic.	9, 11, 23, 47
GRI 419: Socioeconomic compliance 2016				
GRI 103-1 to 103-3	Management approach			14
GRI 419-1	Non-compliance with laws and regulations in the social and economic area		a.) 17 incidents (cases subject to dispute resolution processes)	11, 47
CUSTOMER-SPECIFIC TOPICS				
GRI 103-1 to 103-3	Management approach			19
	Innovative products and services for new social and environmental trends			19–25
	Clear valuation of claims and benefits and fast assistance			19–25
	Financing of pensions, healthcare and nursing care, and statutory and private insurance			19–25
	Regional contacts			19–25
QUESTIONABLE INVESTMENTS				
GRI 103-1 to 103-3	Management approach			18
	Promoting sustainable investments and avoiding questionable investments			18

RESPONSIBILITY STATEMENT

We hereby confirm that the Non-Financial Report of UNIQA Insurance Group AG prepared in accordance with GRI Standards ("Core option") contains all disclosures pursuant to Section 267a(2) and Section 243b(2) of the Austrian Commercial Code (UGB) required for understanding the business performance, business results, situation of the company and the effects of its activities, and at least relate to environmental, social and labour concerns to

respect for human rights and to combatting corruption and bribery. The disclosures comprise a description of UNIQA Insurance Group AG's core business and its policies with regard to the aforementioned concerns, including the due diligence processes conducted and the material risks. Likewise this report also contains information on the results of the implementation of these policies and key performance indicators.

Vienna, 18 March 2021



Andreas Brandstetter



Peter Eichler



Wolf-Christoph Gerlach



Peter Humer



Wolfgang Kindl



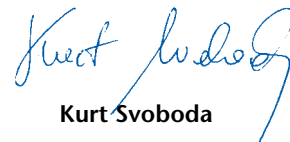
René Knapp



Erik Leyers



Klaus Pekarek



Kurt Svoboda

We draw attention to the fact that the English translation of this report is presented for the convenience of the reader only and that the German wording is the only legally binding version.

**INDEPENDENT LIMITED ASSURANCE REPORT ON THE COMBINED
NON-FINANCIAL REPORT 2020**
(TRANSLATION)

We have performed a limited assurance engagement of the combined non-financial report 2020 of UNIQA Insurance Group AG, Vienna, and its subsidiaries (the “Group“) for the year ended 31 December 2020.

Management’s responsibility

The Management is responsible for the preparation of the combined non-financial report 2020 in accordance with the requirements of section 267a UGB as well as the GRI Standards: Core option. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the combined non-financial report 2020 that is free from material misstatement, whether due to fraud or error.

Auditor’s Responsibility

Our responsibility is to express a limited assurance conclusion based on our procedures performed and evidence obtained.

We performed our engagement in accordance with the professional standards applicable in Austria with regard to KFS/PG 13 “Other assurance engagements”, KFS/PE28 “Selected issues in connection with the assurance of non-financial statements and non-financial reports pursuant to sections 243b UGB and 267a UGB as well as sustainability reports” and the International Standards on Assurance Engagements (ISAE) 3000 (Revised) “Assurance engagements other than audits or reviews of historical financial information”. These standards require that we comply with our ethical requirements, including rules on independence, and that we plan and perform our procedures by considering the principle of materiality to be able to express a limited assurance conclusion based on the assurance obtained. As provided under section 275 paragraph 2 UGB (liability provision regarding the audit of financial statements of small and medium-sized companies), our responsibility and liability towards the Company and any third parties arising from the assurance engagement are limited to a total of EUR 2 million.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The selection of the procedures lies in the sole discretion of the auditor and comprised the following:

- Critical assessment of the Group's analysis of materiality considering the concerns of external stakeholders by interviewing the responsible employees and inspecting relevant documents
- Obtaining an overview of the policies pursued by the Group, including due diligence processes implemented as well as the processes used to ensure an accurate presentation in the combined non-financial report by interviewing the Company's management and inspecting internal guidelines, procedural instructions and management systems in connection with non-financial matters/disclosures
- Obtaining an understanding of reporting processes by interviewing the relevant employees and inspecting selected documentations
- Evaluating the reported disclosures by performing analytical procedures regarding non-financial performance indicators, interviewing relevant employees and inspecting selected documentations. All interviews as well as audit activities were conducted virtually due to the ongoing Covid-19 pandemic and the respective coronavirus protective measures
- Examining the combined non-financial report regarding its completeness in accordance with the requirements of section 267a UGB as well as the GRI Standards: Core option
- Evaluating the overall presentation of the disclosures and non-financial information

The following is not part of our engagement:

- Examining the processes and internal controls particularly regarding their design, implementation and effectiveness
- Performing procedures at individual locations as well as measurements or individual evaluations to check the reliability and accuracy of data received
- Examining the prior-year figures, forward-looking information or data from external surveys
- Checking the correct transfer of data and references from the (combined) financial statements to the non-financial report; and
- Examining the information and disclosures on the website or further references on the internet

Neither an audit nor a review of financial statements is objective of our engagement. Furthermore, the disclosure and solution of criminal acts, as e.g. embezzlement or other kinds of fraud, and wrongful doings, nor the assessment of the effectiveness and profitability of the management are objectives of our engagement.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the combined non-financial report 2020 is not prepared, in all material aspects, in accordance with the requirements of section 267a UGB as well as the GRI Standards: Core option.

Vienna
March 18, 2021

PwC Wirtschaftsprüfung GmbH

signed:

Werner Stockreiter
Austrian Certified Public Accountant

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